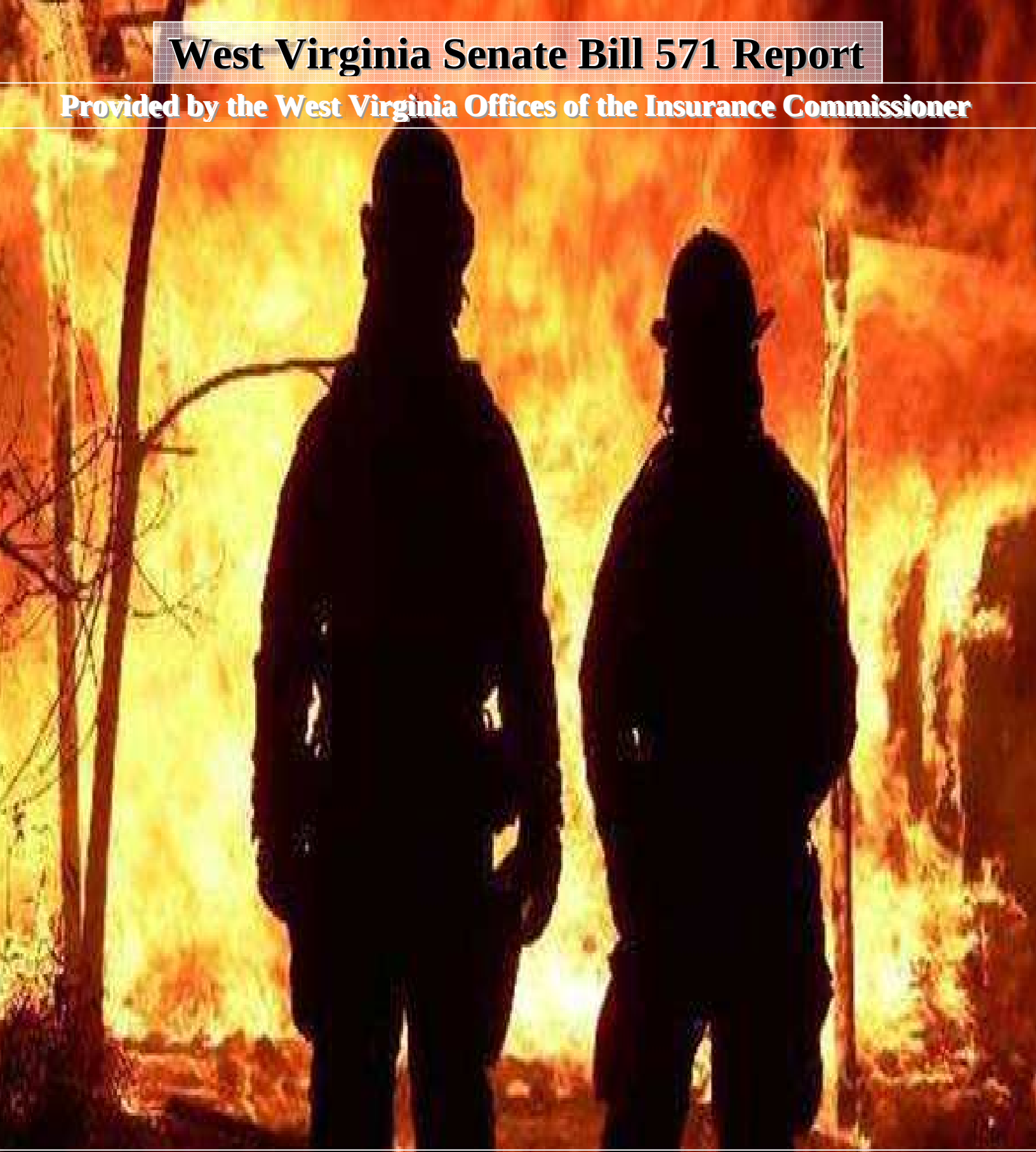
West Virginia Senate Bill 571 Report

Provided by the West Virginia Offices of the Insurance Commissioner



A study of the presumption that a professional firefighter sustaining a cardiovascular disease or injury has sustained or received an occupational injury, the probable impact of extending this presumption to volunteer firefighters, and matters of workers' compensation insurance for each.

December. 2008

Executive Summary:

This study considers the **impact of the rebuttable presumption** on professional municipal firefighters as set forth in §23-4-1(h)(1). The presumption being that, a firefighter developing a cardiovascular or pulmonary disease or experiencing an injury of the same nature within 6 months of either firefighting, or training involving firefighting, is presumed to have sustained an occupational injury.

It finds that although **the impact** on workers' compensation premiums for professional firefighters resulting from this presumption is effectively **immeasurable at this time** that the same will ultimately result in an increase to those premiums which is commensurate to the level of increase in claim costs that will be attributable to the presumption. As no known data with which to gauge the impact of the presumption exists, several methods are considered under certain of which if the assumptions therein ultimately prove reasonable, changes in premium on the magnitude of + 40% could be realized. (*One method considering cardiovascular disease only achieved +22%, so further presuming that pulmonary disease may have an equivalent yet additional impact, could double such an outcome.*)

The study presumes that to the degree professional firefighters are already experiencing such diseases another impact of the presumption will be to shift those costs from mechanisms already paying for the treatment of those diseases into the workers' compensation system, and such costs will now be fully borne by the employer (fire department). To the degree that a fire department employing a firefighter may already be funding a portion of the cost of such a mechanism (*i.e. paying part of health insurance costs*), then some decrease in the costs for the fire department may be offset.

The study proceeds to consider the impact of extending the rebuttable presumption to also include **volunteer firefighters**, and find that this impact is likewise **immeasurable at this time**, but again that the same would ultimately result in an increase to premiums commensurate to the level of increase in claim costs attributable to the presumption. It finds that although a similar significant impact as that which is likely to occur to professional firefighter premiums would be expected for volunteer firefighters, that differences in exposure rates may mitigate this impact. Again the study notes that if volunteer firefighters are already experiencing and receiving treatment for such diseases via other mechanisms that the impact of the extension of the presumption would then be to instead shift costs from such mechanisms **to the volunteer fire departments**. The study notes that any offset in the costs currently being paid by the volunteer fire departments is unlikely.

As required by the statute, the **hours per volunteer** and **treatment of "non-active" members** are considered. It is found that while the hours of firefighting duties are likely to be material to the risk in the aggregate, that the exposure of other non-firefighting hours, and other member types particularly, are not as significant so long as adequate rates are applied to the measured exposures. The **combination of various departments into a single policy** is also considered, and the study finds that the potential detriments of doing so would likely outweigh any potential benefit.

Finally, the study examines **availability**, **cost**, **wage replacement**, and **risk management** for the volunteer fire departments. The study finds that availability is currently not an issue, but may prove to be in the future. It finds that the current total cost is approximately **$794,590.92** for **11,297** volunteer fire fighters, but that those total premiums are also inadequate by about **19%**. The study indicates that volunteer firefighters are treated the same as any regular employee as respects wage replacement benefits, and that changes to those benefits will result in commensurate changes in costs, and finally that the beneficial outcomes of firefighter testing and training are inherent to the rates and that claim frequency for this group is likewise reasonable overall.

Preface:
On February 05, 2008, Senate Bill 571 was introduced in the West Virginia Legislature. The initial version of this bill related only to professional fire fighters and was intended to codify a rebuttable presumption that, for the purposes of workers' compensation insurance and upon certain conditions, a professional firefighter contracting a cardiovascular or pulmonary disease or receiving a cardiovascular injury could be presumed to have contracted that disease or to have received that injury in the course of their employment. After initial introduction, changes introduced to the bill added the following provision in particular in addition to other revisions:

ARTICLE 4. DISABILITY AND DEATH BENEFITS
§23-4-1*(h) (1) For purposes of this chapter, a rebuttable presumption that a professional firefighter who has developed a cardiovascular or pulmonary disease or sustained a cardiovascular injury has received an injury or contracted a disease arising out of and in the course of his or her employment exists if:*

> *(i) The person has been actively employed by a fire department as a professional firefighter for a minimum of two years prior to the cardiovascular injury or onset of a cardiovascular or pulmonary disease or death; and*
>
> *(ii) the injury or onset of the disease or death occurred within six months of having participated in firefighting or a training or drill exercise which actually involved firefighting. When the above conditions are met, it shall be presumed that sufficient notice of the injury, disease or death has been given and that the injury, disease or death was not self inflicted.*

(2) The Insurance Commissioner shall study the effects of the rebuttable presumptions created in this subsection on the premiums charged for workers' compensation for professional municipal firefighters; the probable effects of extending these presumptions to volunteer firefighters; and the overall impact of the risk management programs, wage replacement, premium calculation, the number of hours worked per volunteer, treatment of nonactive or "social" members of a volunteer crew and the feasibility of combining various volunteer departments under a single policy on the availability and cost of providing workers' compensation coverage to volunteer firefighters. The Insurance Commissioner shall file the report with the Joint Committee on Government and Finance no later than the first day of December, two thousand eight.

Accordingly, this study has been compiled specifically in response to the language contained within Senate Bill 571.

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Discussion:

Firefighting is an inherently dangerous undertaking. The normal course of duties for any firefighter, regardless of whether they are a paid firefighter or a volunteer, extends well beyond the typically contemplated yet still exceptionally hazardous scenario of responding to structure fire calls. In addition to every fire that occurs within their area of service, departments are regularly dispatched to the scenes of emergency medical service incidents (*motor vehicle accidents*), chemical spills, bomb threats, floods, downed power lines, etc. These high stress emergency conditions routinely expose fire fighters to biohazards, chemical agents, extreme temperatures, inhalation hazards and other unsafe scenarios with a high degree of frequency.

Not only are the hazards surrounding these fire fighters innately dangerous, but the stressful situations themselves may prove to be just as perilous. A study conducted in 2003 at the University of Arkansas[1] found that the heart rate of a firefighter during an intense situation can be over 200 beats per minute. It is not surprising then to learn that a different study conducted in 2007 [2] at Harvard Medical School and subsequently published in the New England Journal of Medicine found that heart disease causes 45% of all deaths that occur among fire fighters while they are on duty. To put this in the perspective of occupational injuries, this same study found that only 22% of on-duty deaths occurring among police officers were caused by coronary heart disease, 11% for EMS workers, and 15% for all workers in general.

During the year 2007, the ***United States Fire Administration***, a division of the ***Department of Homeland Security's Federal Emergency Management Agency***, found that a total of 118 firefighter deaths[3] occurred in the United States. Of this total, 52 of those deaths (*44.1%*) were caused by heart attack, stroke or other cardiac conditions. For perspective, the next highest cause of death was: motor vehicle accidents (*27 deaths or 22.9%*), followed by becoming lost or disoriented in a structure fire (*11 deaths or 9.3%*), on so on. Nationally, the significant level of firefighter deaths due to cardiovascular disease appears to be consistent over time, and can be demonstrated to have been led by heart attack deaths each year.

**USFA National Data*	**2007**	**2006**	**2005**	**2004**
Heart Attack only	52	50	55	61
All Deaths	118	106	115	119
Heart Attack %	**44.1%**	**47.2%**	**47.8%**	**51.3%**

As required by the statute, we will now proceed to study the effects of the rebuttable presumption created in §23-4-1(h)(1) on the premiums charged for, and benefits received under, workers' compensation insurance for professional municipal firefighters.

[1] http://researchfrontiers.uark.edu/6194.php
[2] http://content.nejm.org/cgi/content/full/356/12/1207
[3] http://www.usfa.dhs.gov/media/press/2008releases/081108.shtm

The probable impact of the rebuttable presumption for professional municipal firefighters:

Although the actual impact effected by the rebuttable presumption contained within §23-4-1(h)(1) upon professional municipal firefighters is effectively indeterminable at this time, and will likely remain so for many years to come (*as professional municipal firefighters could have compensable claims under the new statute today, but the full and total cost of any such claims will not be known until the final benefits under those claims have been paid—for example in the case of necessitated and continued prescription medications or ongoing medical monitoring procedures for a cardiovascular disease obtained as an occupational injury, etc.*) We can however, make some attempt to estimate the probable impacts of the rebuttable presumption by considering several methods and by making use of certain assumptions.

Foremost, there are currently 30 paid, partially paid, and fully self-insured (*hereafter, non-volunteer*) fire departments in the State of West Virginia. For the purposes of analysis, we can separate these departments by their Workers' Compensation status (*self-insureds versus all other regular subscribers*), and further by the status of their employees (*departments which have a fully paid staff, or departments with a partially paid staff versus all other departments which have no paid staff, i.e. volunteer only fire departments.*)

There are only 5 departments which are **self-insured** for the purposes of Workers' Compensation. All 5 of these departments are considered to be part of their respective cities which are likewise part of the same self-insurance programs. As none of these departments pay workers' compensation premiums, but instead provide the requisite benefits directly to their employees, all considerations within this entire section of the study will center on loss payments alone (*which can be assumed to have a commensurate impact on premiums for those departments who do pay premiums to an insurer, where their insurer in turn pays the benefits to the employees.*)

Department	Members	Type
Charleston FD	198	S/I
Fairmont FD	41	S/I
Huntington FD	106	S/I
Parkersburg FD	63	S/I
Wheeling FD	92	S/I
2007 Total (5) Depts	**500**	**S/I**

There are only 7 departments which have **fully paid** firefighting staffs:

Department	Members	Type
Beckley FD	40	PD
Bluefield FD	20	PD
Clarksburg FD	42	PD
Kenova FD*	*8*	PD
Martinsburg FD	31	PD
Morgantown FD	47	PD
Moundsville City FD	5	PD
2007 Total (7) Depts	**193**	**PD**

**Not reported. Estimated from Moundsville City to Moundsville VFD relationship*

Finally, there are 18 departments which have **partially paid** firefighting staff. Although by definition, these department also have members which are not paid (*i.e. volunteers*). As there are so few fully paid departments in existence as compared to volunteer only departments, these partially paid departments will be considered along with the wholly paid departments to increase the credibility of the data examined within this segment. It is our understanding however, that where a department otherwise only has members which are volunteers, but minimally where the fire chief or some other person within the department is actually a paid employee of that department, that these types of departments will still be included in the group defined as partially paid. For this reason, it is possible that some of these departments may be more similar to wholly volunteer departments than they are to other wholly paid departments in terms of exposure to loss, payroll, average indemnity benefit levels, etc.

Department	Members	Type
Bridgeport FD	36	PT-PD
Buckhannon VFD	27	PT-PD
Dunbar VFD	24	PT-PD
Elkins FD	35	PT-PD
Grafton VFD	33	PT-PD
Hinton VFD	33	PT-PD
Logan FD	32	PT-PD
Montgomery FD	28	PT-PD
Nitro FD	16	PT-PD
Oak Hill FD	38	PT-PD
Princeton FD	26	PT-PD
Saint Albans FD	26	PT-PD
Shavers Fork Fire Rescue	35	PT-PD
South Charleston FD	42	PT-PD
Upper Laurel Fire and Ambulance	36	PT-PD
Weirton City FD	48	PT-PD
Weston VFD	45	PT-PD
Williamson FD	45	PT-PD
2007 Total (18) Depts	**277**	**PT-PD**

As of 2007 the 30 non-volunteer fire departments had a total of about 970 members. Now that the particular departments in consideration have been identified, we will proceed to examine the combined workers' compensation claim history for all of these departments in order to achieve a relative idea of the number of currently compensable cardiovascular or pulmonary disease or injury claims that would not be altered significantly by the new rebuttable presumption (*i.e. how many similar claims may already be covered*). Being that our legacy data system (***I-Comp***), which we inherited from the former ***Workers' Compensation Commission***, has not been recently updated to reflect Incurred Loss data (*estimates of the ultimate dollar amount of loss that will be paid per each claim*), only Paid Loss data will be examined here (*i.e. amounts that have been paid to-date for each claim*). Given the nature of paid loss data, we would expect that **these figures will undoubtedly increase over time** as further benefits are paid for those claims which have already been reported, and additional new claims with last dates of exposure occurring within these prior years (*not at all contemplated under paid loss data*) may arise.

Note that CVD claim types are explained below.

Paid, Partial Paid, & S/I Depts	Paid Loss Totals:	CVD Paid Loss Totals:	CVD Loss to all Loss
1995	$174,636.37	$25,552.60	14.63%
1996	$477,408.26	$801.17	0.17%
1997	$473,017.58	$633.21	0.13%
1998	$241,581.99	$1,737.83	0.72%
1999	$309,572.34	$1,151.68	0.37%
2000	$382,836.82	$217,351.45	56.77%
2001	$811,294.53	$27,325.76	3.37%
2002	$266,820.86	$3,260.02	1.22%
2003	$425,224.71	$1,189.52	0.28%
2004	$76,914.51	$61,862.99	80.43%
2005	$31,446.23	$3,677.59	11.69%
2006	$25,484.77	$0.00	0.00%
2007	$58,350.18	$0.00	0.00%
Total Claim Counts	*933*	*76*	*8.15%*
13 years	**$3,754,589.15**	**$344,543.82**	**9.18%**

Claims assigned to the Cardiovascular Disease (***CVD***) column reflect those claims which can be identified as involving: fatalities (*excluding traumatic, such as a motor vehicle accident*), strokes, cardiovascular injuries, angina pectoris, smoke inhalation exposure, tachycardia, etc. Note that the Paid Loss totals only include those claims that can likewise be identified in the data. In other words, the Paid Loss Totals above are not inclusive of all workers' compensation claims for this non-volunteer subgroup. There are additional claims for this subgroup which cannot be classified from the claim descriptions contained in the I-Comp system, and therefore all such unidentifiable claims have been omitted from the figures above.

As you may determine from the table, approximately 9% of all claims historically for this subgroup could be classified as related to cardiovascular or pulmonary disease or injury. While the rebuttable presumption will inevitably increase both the number (*frequency*) of such claims, as well as the medical and indemnity payments (*severity*) made under these types of claims, it is clear that some degree of cardiovascular disease or injury claims **are** currently being found to be compensable by the workers' compensation system for non-volunteer firefighters.

Prevalence of Cardiovascular Disease method

According to the American Heart Association[4], and as of 2005, 80.7 million people in the United States had some form of cardiovascular disease. To make this figure representative of the entire population of the United States for the same year then:

Cardiovascular Disease	
AHA	**2005**
Prevalence	80,700,000
U.S. Pop *(census)*	295,895,897
CVD Prevalence Ratio	**27.27%**

In other words, more than 27% of the entire population of the United States has some form of cardiovascular disease. Now further considering the findings of the Harvard study which was previously cited, we might assume that the prevalence of cardiovascular disease in firefighters is likely to be greater than that which can be found in other occupations, and further assume that the prevalence of the disease in general would be causally linked to deaths occurring due to the disease. So, if cardiovascular disease deaths are on average 30% greater for firefighters than for all other workers', then:

	All Workers	Firefighters
Work related deaths from CVD	15%	45%
CVD Prevalence Ratio	**27.27%**	**57.27%**

Now if we go back to our original findings of cardiovascular disease loss versus non-cardiovascular disease loss for all of the non-volunteer fire departments. We can infer a potential increase in the direct costs necessary to extend workers' compensation benefits to 57.27% of all currently filed potential CVD firefighter claims, less those claims which are already being found to be compensable. In other words, we can attempt to solely gauge the increase in costs for professional municipal firefighters under the new rebuttable presumption. **Significantly**, note that this methodology **ONLY** considers certain Cardiovascular diseases, and **DOES NOT** additionally consider the potential impact from the inclusion of Pulmonary Diseases in the statute as well (*although any current pulmonary disease claims are being offset.*) Further note that, it does not contemplate any increase in cost associated with those claims which are already being found to be compensable for these particular employees.

[4] http://www.americanheart.org/presenter.jhtml?identifier=4478

Paid, Partial Paid, & S/I Depts	Paid Loss Totals:	CVD Paid Loss Totals:	CVD (Additional) Presumption Loss Totals:	New Paid CVD Loss Totals
1995	$174,636.37	$25,552.60	$36,499.53	$62,052.13
1996	$477,408.26	$801.17	$1,144.40	$1,945.57
1997	$473,017.58	$633.21	$904.48	$1,537.69
1998	$241,581.99	$1,737.83	$2,482.33	$4,220.16
1999	$309,572.34	$1,151.68	$1,645.07	$2,796.75
2000	$382,836.82	$217,351.45	$310,466.49	$527,817.94
2001	$811,294.53	$27,325.76	$39,032.33	$66,358.09
2002	$266,820.86	$3,260.02	$4,656.64	$7,916.66
2003	$425,224.71	$1,189.52	$1,699.12	$2,888.64
2004	$76,914.51	$61,862.99	$88,365.57	$150,228.56
2005	$31,446.23	$3,677.59	$5,253.10	$8,930.69
2006	$25,484.77	$0.00	$0.00	$0.00
2007	$58,350.18	$0.00	$0.00	$0.00
Total Claim Counts	933	76	109	185
13 years	**$3,754,589.15**	**$344,543.82**	**$492,149.06**	**$836,692.88**

New All Paid Loss Total	**$4,591,282.03**
Net Change in Paid losses	**22.28%**

As you can determine under this method of assumption, the new change might have accounted for as many as an additional 109 claims over the 13 year period above, and that those claims would have increased loss (*and commensurately costs*) by an additional 22% overall. Again, this is not a precise or all encompassing measurement of the change that may occur due to the new statute, but is a stochastic model which attempts to find a potential change in cost for this subgroup.

Another methodology would be to apply national figures of American Heart Association[5] per year incidence rates of cardiovascular disease and their related relative costs[6] to the current claims history where a cardiovascular disease or incident can be positively identified as the source of the claim, and then to extrapolate the incidence rates to approximate the total claims that would fall under the new presumption. Note however, that only 1 such claim can be identified for the non-volunteer departments, thus no credibility can be assumed under this procedure for this subgroup. Note again however, that this methodology also **ONLY** considers certain cardiovascular diseases, and **DOES NOT** additionally consider the potential impact from the inclusion of pulmonary diseases in the statute either.

[5] http://www.americanheart.org/presenter.jhtml?identifier=4478
[6] http://www.americanheart.org/presenter.jhtml?identifier=3037327

	AHA (U.S.) Incidence	AHA (U.S.) Prevalence	Current Claim Counts	*Potential* Claim Counts
High Blood Pressure	73,000,000	62.23%	0	9
Coronary Heart Disease	16,000,000	13.64%	0	2
Myocardial infarction	8,100,000	6.91%	1	1
Angina Pectoris	9,100,000	7.76%	0	1
Stroke	5,800,000	4.94%	0	1
Heart Failure	5,300,000	4.52%	0	1
	117,300,000	**100.00%**	**1**	14 *(Myocardial Infarction baseline) (i.e. 1 = 6.91%)*

	AHA (U.S.) Cost (billions)	WV Current Cost Percentage	WV Currently Included Costs	Potential Cost % *(AHA cost to AHA total)*
High Blood Pressure	$69.40	0%	0%	21.28%
Coronary Heart Disease	$156.40	0%	0%	47.96%
Myocardial infarction	incl above	100%	$214,240	incl above
Angina Pectoris	incl above	incl	incl	incl above
Stroke	$65.50	0%	$0	20.09%
Heart Failure	$34.80	0%	$0	10.67%
	$326.10	$156.40	**$214,240**	**100.00%**

	Potential Total Costs *(1 = $214K)*	Cost per Total Potential Claim	If only 50% of potential claims are compensable
High Blood Pressure	$660,271.16	$75,782.59	$330,135.58
Coronary Heart Disease	$1,487,988.60	$779,201.17	$743,994.30
Myocardial infarction	incl above	incl above	incl above
Angina Pectoris	incl above	incl above	incl above
Stroke	$623,166.58	$900,214.78	$311,583.29
Heart Failure	$331,086.98	$523,403.00	$165,543.49
	$3,102,513.32	**$2,278,601.54**	**$1,551,256.66**

Current 13-yr Loss	**$3,754,589.15**
Current per yr Loss	**$288,814.55**
Revised 13-yr Loss	**$5,091,605.76**
Revised per yr Loss	**$391,661.98**
Change in Loss	**35.61%**

The key assumptions here, which are highly unlikely to prove true, are that the incidence of cardiovascular disease in West Virginia is representative of that which is found countrywide. That the incidence of cardiovascular disease in firefighters in West Virginia is the same as it is for all other persons (*occupations*) countrywide. (*We already believe that to be an incorrect assumption.*) That the costs of cardiovascular disease in West Virginia are proportionally the same as they are on a countrywide basis. That every potential cardiovascular disease claim in West Virginia will have the same cost as the single compensable claim that was found in the professional firefighter data. (*Which is not at all likely.*) Finally that, out of all claims, only 50% of claims will not be successfully refuted under the "rebuttable presumption" portion of the statute.

Hometown Heroes Act method

Perhaps one of the better methodologies for estimating the potential impact of the rebuttable presumption can be derived from data which is available to us at the national level. Specifically, in 2003 federal legislation was passed to provide nearly the same presumption to any public safety officer (*including firefighters, police officers, etc*), but with the conditions that strenuous physical activity be involved in the occupational duties preceding the incident and also that the cardiovascular incident actually occur within 24 hours of such strenuous activity. The general purpose of the federal program is to provide survivor benefits of up to $250,000 to the families of any public safety officer who perishes in the line of duty, and the specific purpose of the 2003 legislation (*entitled the **Hometown Heroes Survivor Benefits Act of 2003***) was to extend a rebuttable presumption to these public safety officers for cardiovascular incidents occurring subsequent to their duties as mentioned above. For reference, a copy of the language of the federal Act is attached as **Exhibit A** and appears on page 71. The regulation[7] attendant to this Act was finalized in 2006.

The key differences between the federal Act and §23-4-1(h)(1), are that our statute has a 2 year employment requirement (*whereas the federal Act has no similar requirement*). The federal Act only requires that strenuous or stressful on-duty activities precede the incident, whereas our statute specifies that either firefighting or a training/drill involving firefighting precede the incident (*although our specified activities would fit the federal requirement, additional scenarios could likewise fit the federal requirement such as responding to a motor vehicle accident or chemical leak if neither of which involved fighting an actual fire, etc.*) Our statute extends the presumption up to a full 6 months after the requisite firefighting or training, whereas the federal Act requires that the cardiovascular incident occur within 24 hours of the strenuous or stressful activity. Finally, and perhaps most importantly, in order for this particular federal Act to be triggered the life of the public safety officer in consideration must succumb to the heart attack or stroke whereas our statute has no such incidence of death requirement (*therefore potentially requiring cardiovascular or pulmonary disease benefits to continue for the remainder of the professional municipal firefighters life as well as to their survivor after death if the incident in consideration does not immediately result in death*.)

The ***United States Fire Administration*** publishes firefighter fatality statistics[8] on an annual basis. In review of their 2007 fatality report, it is shown that they identify the Hometown Heroes deaths (*again death occurring from a cardiovascular incident within 24 hours after strenuous or stressful on-duty activities*) as a distinct subset of all firefighter fatalities. Specifically:

	Hometown Heroes Fatalities	All other Fatalities	Total Fatalities	Hometown Heroes %
2007	13	105	118	11.02%
2006	14	92	106	13.21%
2005	16	99	115	13.91%
2004	11	108	119	9.24%
2003	1	111	112	0.89%
5 Years	**55**	**515**	**570**	**9.65%**

[7] http://www.ojp.usdoj.gov/BJA/grant/psob/psob_heroes.html
[8] http://www.usfa.dhs.gov/fireservice/fatalities/

From the preceding table you can observe that extending the federal death benefit for only 24 hours after a strenuous or stressful activity has ceased has resulted in an increase in the total number of compensable firefighter deaths of almost 10%. Now, let us compare the federal Act and our statute again in a more comprehensive manner and particularly as to the potential for loss arising from the statutory differences.

Criteria	§23-4-1(h)(1)	Hometown Heroes Act	Criterion Impact
Employment Requirement	2 years prior	None	Reduces WV
Precedent Activities	Firefighting or Fire training Only	Strenuous or Stressful	Reduces WV
Antecedent Timing	6 Months	24 Hours	Increases WV
Severity Requirement	None	Death	Increases WV

The 2 year **employment requirement** would reduce the WV exposure to claims arising from §23-4-1(h)(1) as compared to the same exposure under the Hometown Heroes Act by not presuming benefits for any claimant who had been employed less than 2 years immediately prior to the cardiovascular or pulmonary disease or incident. It is assumed here that the nature of "*actively employed by a fire department as a professional firefighter*" would permit the aggregation of time served between more than one single professional municipal department, so long as the same was consecutive and immediate in nature (*i.e. switched jobs to a different professional department*), and further that any time served on a volunteer basis would not so aggregate. It is also assumed that an absence in firefighting employment (*for example 30 years as a professional firefighter, then 1 year in some other occupation before returning to professional firefighting*) would necessitate a re-starting of the 2 years prior requirement.

As no specific figures as to the number of years that an average professional firefighter serves in West Virginia are readily available, and considering the nature of the diseases contemplated by our statute in terms of their onset after repeated exposure to firefighting conditions, it is assumed that the impact of this 2 year limitation would be fairly minimal as to the overall impact of the presumption.

The **activity requirement** would likewise reduce the WV exposure to claims arising from §23-4-1(h)(1) as compared to a similar exposure under the Hometown Heroes Act by not presuming benefits for firefighters suffering cardiovascular or pulmonary disease or incident subsequent to strenuous or stressful acts other than firefighting or training in a firefighting drill. It is assumed here that "firefighting" although not defined for the purposes of §23-4-1(h)(1), would not include activities such as first responder activities where no fire was involved. However, unless it could be precisely medically determined that some activity other than firefighting was the only possible cause of a given cardiovascular or pulmonary disease or injury, and further that the given disease or injury would not otherwise already be found to be compensable for the purposes of workers' compensation, it is likely that the 6 month claim window largely mitigates the majority of the differences occurring between our statute and the federal Act in terms of the specified activity involved due to the routine nature of the hazards associated with being a firefighter Accordingly, it is again assumed that the impact of the specific activity requirement contained in our statute would reduce claim exposure as compared to the language of the Hometown Heroes Act, yet likely still prove to be be a minimal reduction in the aggregate.

The 6 month **time period** allotment contained in the statue would likely and significantly increase the potential for claims as compared to that which was found under the Hometown Heroes Act. As demonstrated by the table at the bottom of page 12, where simply extending a presumption for a 24 hour period increased the fatality claim count alone by nearly 10%.

Under the Hometown Heroes Act since the loss trigger is the death of the claimant, you would reasonably expect that a greater portion of deaths would occur closer to the date of the strenuous or stressful activity than further from the date of activity if the activity itself is assumed to be what has likely caused the death of the claimant. However, as again the loss trigger in our statute would not only include deaths but also any incidence or onset of cardiovascular or pulmonary disease or injury, the extension of the time of the activity to a point 6 months beyond the activity becomes a much more significant consideration, as certain cardiovascular diseases, hypertension for example, and pulmonary diseases, such as occupational lung cancers, generally do not develop into chronic conditions as rapidly as within a 24 hour period. This is also significant in that the "rebuttable presumption" in our statute shifts the burden of proof from proving that a disease or injury was caused by the employment, to instead proving that it was not.

Accordingly, we should anticipate that the 6 month time period allowance in our statute will likely generate more claims, in terms of both frequency and severity, as compared to the 24 hour limitation as contained within the Hometown Heroes Act notwithstanding the fact that the claim triggers themselves are markedly different. We would also anticipate that the rebuttable presumption will potentially lead to an increase in loss adjustment expenses (*in order to address the new burden of proof*) that could for certain types of claims exceed the current and general loss adjustment expense load of 17.3% (*loss adjustment expense dollars to loss payments.*) A loss adjustment expense provision is currently part of all workers' compensation loss costs and does not vary between any of the different occupational classifications. It is unlikely however, that any class specific (*i.e. Paid [Professional] Firefighters under NCCI Class Code 7710*) loss adjustment expense loads will be utilized at any time in the foreseeable future, as the state level data for this code is likely too sparse for such a class specific loss adjustment expense load to be credible, and therefore any overall increase realized in loss adjustment expense due to this shift in the burden of proof for this class alone is likely to be shared among all class loss costs, and due to the relatively small size of this class as compared to all other classes, is also unlikely to be material in the aggregate.

Key to the differences between our statute and the Hometown Heroes Act is the consideration of the **severity requirements** alone. As indicated above, the differences in our severity requirement as compared to that under the Hometown Heroes Act will likely increase both the severity and frequency of claims under our statute as compared to that found under the federal Act. For the benefit under the Hometown Heroes Act to be triggered, again the claimant would have to pass away within 24 hours of the undertaking of a strenuous or stressful on-duty activity. Being that the table located on page 12 does compare fatalities that occurred during an activity to fatalities occurring within 24 hours of those activities, using this association for our purposes of comparing the development of a disease or occurrence of an injury while performing an activity to such disease or injury occurring within 6 months of having performed an activity is only somewhat plausible. Foremost, death is obviously a static and determinable condition, and secondly the benefit under the Hometown Heroes Act is essentially a set benefit, or at least a determinable one, whereas our benefit is much more dynamic in nature as costs associated with the same could frequently be ongoing, and exponentially increasing ones given the nature of certain chronic diseases that our presumption is being extended to. Finally, the rebuttable presumption in the federal Act only has to consider whether or not the strenuous or stressful on-duty activity was the proximate cause of death alone. However, our statute contemplates the development of, "*cardiovascular or pulmonary disease*" or having "*sustained a cardiovascular injury*", and this is the presumption that would need to be overcome to not have a benefit extended under our new statute.

To form a more comprehensive idea of exactly what diseases or injuries are being contemplated by our rebuttable presumption, let's consider a few of them:

> A **Cardiovascular disease** is a disease affecting the heart or blood vessels.
> Cardiovascular disease can include: Angina, Arrhythmia, Atherosclerosis, Cardiomyopathy, Congestive Heart Failure**,** Coronary Artery Disease**,** Carotid Artery Disease**,** Endocarditis**,** Heart Attack (*Coronary Thrombosis or Myocardial Infarction*), High Blood Pressure/Hypertension**,** Peripheral Artery Disease (*PAD*), and Stroke.
>
> A **Pulmonary disease** is a disease affecting the lungs.
> Pulmonary disease can include Asbestosis, Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (*COPD*), Emphysema, Influenza and Pneumonia, Occupational Lung Cancers, Occupational Asthma, Pleurisy, Pneumoconiosis, Primary Pulmonary Hypertension (*PPH*), Sarcoidosis, Severe Acute Respiratory Syndrome, and Silicosis.

Accordingly, the degree to which costs will be impacted by permitting an extension of benefit to up to 6 months after an on-duty activity has transpired will be heavily influenced by what standards will need to be met in order to achieve a successful or unsuccessful "*rebuttable presumption*" and whether or not other potential causative factors that the firefighter might have been exposed to within this 6 month window can be determined.

For example, assuming that all of the qualifying preconditions of the statute are met, and then where a professional municipal firefighter is diagnosed as having hypertension, what affirmative medical proof will be necessary to overcome the presumption that the diagnosis can be attributed to having arisen out of and in the course of their employment, and conversely not simply due to genetics or due to other factors? Is it possible that it may be less costly then for a workers' compensation insurer to agree to pay for the firefighters ongoing hypertension medication than it would be for them to be able to successfully refute this sort of claim? What if the firefighter were instead diagnosed with COPD and was also a long-time smoker as well has having a genetic predisposition to the disease? Due to the hazards associated with the firefighter's occupation, it is likely that some degree of the COPD could be attributed to their occupation, but you would also imagine that in this scenario some degree of that diagnosis may likewise be associated with smoking or with the other causative factors. However, the statute does not appear to clearly contemplate the ability to split such a diagnosis, only to successfully refute it or to otherwise concur with it.

Accordingly, considering all of the preceding, it is reasonable to assume that the likely increase in claim frequency and severity due to the differences between §23-4-1(h)(1) and the Hometown Heroes Act will in all probability exceed the roughly 10% increase in the number of claims alone found as a result of the federal Act in question.

Section Summary

As indicated at the outset of this section, the true effect of the rebuttable presumption for professional municipal firefighters contained within §23-4-1(h)(1) is effectively **indeterminable** at this time, and will likely remain so for many years to come until post-rebuttable presumption data for this occupation gains sufficient credibility to be compared to pre-rebuttable presumption data and thereby an accurate calculation of its ultimate impact could be obtained at that time. To the degree that the rebuttable presumption causes an increase in workers' compensation losses for professional municipal firefighters, such an increase in loss will be ultimately, and commensurately, be reflected in the workers' compensation loss costs (*and therefore premiums*) for this occupation in particular and will otherwise be directly borne by self-insured entities themselves.

As the workers' compensation benefit presumption contemplated under the statute in consideration is a new presumption, and is one that should be particularly attuned to professional municipal firefighters and their unique occupational exposures, there are no measures by which any available West Virginia specific workers' compensation data can be examined in order to accurately determine its potential impact on workers' compensation premiums in general, or for professional firefighters in particular. On a countrywide basis, ***NCCI*** (*the **National Counsel on Compensation Insurance**, our statistical agent for workers' compensation data*) notes that most paid firefighters are employed by municipalities and that the same are typically self-insured (*as is the case with 5 of ours*) and therefore do not report their data to ***NCCI***. Accordingly, the data that ***NCCI*** is able to collect on paid firefighters even on a national basis is rather limited, and only volatile results by state and year are achievable in examining the same due to the general lack of credibility in that data. This is the same outcome (*that credible data sufficient to achieve a reliable cost impact is not available at this time*) which was reached by ***NCCI*** in response to the impact of H.B. 2471 in January of this year which originally afforded the presumption in consideration to the professional municipal firefighters.

Under the different methods considered above, it was shown that the rebuttable presumption contained within the Hometown Heroes Act of 2003 has led to an increase in fatality claims within that program of nearly 10% to-date. Further comparison of the federal Act (*and its limitation to death claims only*) to our statute indicates in general that it is likely that our claim experience under the new workers' compensation rebuttable presumption for cardiovascular or pulmonary disease or injury will exceed the increase in claims alone (*notwithstanding actual claim payments themselves*) that were shown to have occurred within the federal program.

Secondly, we considered a method by which identifiable claims for these departments were considered in relation to certain cardiovascular and pulmonary disease claims. We found that they currently aggregate to only 8% of the total claim count and only 9% of the total paid claim dollars spent. We then proceeded to make projections based upon the unproven assumption that prevalence of cardiovascular disease among firefighters in West Virginia was over 57%, and achieved an overall increase in costs in the magnitude of just over 22%. While this method was simplistic and importantly made no assumptions about pulmonary disease prevalence among West Virginia firefighters and additional costs that might be associated with the same, it is likely that such a change in costs more similar to this level may be realized due to the presumption contained within §23-4-1(h)(1).

Another method was also considered where the single known similar claim was presumed to reflect all potential claims under the rebuttable presumption statute. This method found an increase in costs of nearly 36%. While admittedly, this method is not at all credible (*as a single given claim is highly unlikely to be representative of all such potential claims under the statute*) the impact of the presumption could ultimately have a similar significant impact upon professional municipal firefighter workers' compensation losses (*and then premiums*) as again the true impact of the same **is indeterminable** at this time.

Fortunately, what is known and can be demonstrated at this time is the proportion of non-volunteer firefighter loss to workers' compensation loss for all classes. Specifically:

	All Class Losses	All Non-volunteer Firefighter losses	
2006	$368,712,311.06	$36,292.66	
2005	$357,389,404.23	$46,124.81	
2004	$326,575,469.58	$171,592.21	
3-yr average	**$350,892,394.96**	**$84,669.89**	**0.02%**

As you can see, the losses for all types of non-volunteer fire departments combined only make up on average approximately two hundredths of one percent of all workers' compensation loss. Accordingly, if losses for this group ultimately double due to the rebuttable presumption contained within the statute, they would still only contribute to 0.05% of all workers' compensation losses in West Virginia. As the losses of all self-insured fire departments are also contained in the non-volunteer losses shown above, removing all of those losses (*which are not reported to **NCCI** and accordingly do not go into the aggregate workers' compensation data for the purposes of making our workers' compensation rates*) lessens the already minimal impact demonstrated above. Particularly, in order for the losses of the non-volunteer firefighters (*excluding self-insureds*) to be equivalent to a full tenth of one percent of all loss, they would have to be 6 times greater than they are now, and to impact all workers' compensation loss by a full 1%, they would have to be 61 times greater than their current average levels.

A final key consideration of the probable impact of the rebuttable presumption in question is that, whatever the actual impact of the statutory change is ultimately found to be for the workers' compensation insurance premiums for professional municipal firefighters in our State, a sizeable portion of the impact in question will simply represent a shift in costs between mechanisms of payment. Specifically, assume that a paid professional firefighter for a given department is diagnosed with Chronic Obstructive Pulmonary Disease (***COPD***). In the absence of the rebuttable presumption, what happens to the firefighter?

- Believing that their diagnosis may be related to their employment, they might first file a claim against the workers' compensation insurance carrier of their employer (*the fire department*).

There are two potential outcomes here: either the claim is found to be compensable, and the impact of the rebuttable presumption in this case is effectively null as the claim would have been covered in the absence of the presumption in the first place and therefore no increase in costs would be realized due to the presumption, or the claim is successfully denied by the workers' compensation insurer.

- If the COPD claim is ultimately not covered by the workers' compensation carrier, we would presume that the firefighter would still seek medical treatment for their condition, and proceed to file claims for coverage against their healthcare insurer.

If the same degree of treatment is received by the firefighter for their diagnosis, the impact of the rebuttable presumption will only be to shift the cost of that treatment from their heath insurance provider (*be it a commercial group, individual, or ERISA type plan*) to a workers' compensation insurer instead. Shifting the costs associated with this claim to a workers' compensation provider will have the effect of ultimately increasing the cost of the workers' compensation insurance premiums (*undoubtedly paid for by the employer, the fire department*), but should commensurately have the impact of lowering the cost of their health insurance premiums (*assuming similar economies of scale, expense provisions, and efficiency, etc*). The health insurance in effect in this case might have been fully funded by the employer, partially funded by the employer and partially by the employee (*minimally in the form of deductibles or co-pays, etc*), or even fully funded by the employee. Regardless of the health insurance premium split, under the rebuttable presumption those costs would now shift solely to the employer who is paying the workers' compensation premiums. Another monetary consideration would arise if the firefighter needed to miss work for either the severity of their condition or simply the treatment of their condition. Under the rebuttable presumption, these costs could shift to the form of indemnity payments to the firefighter (*again funded by the cost of the workers' compensation premiums*), whereas in the absence of workers' compensation coverage, these costs would either be directly borne by the employer (*paying the employee for sick time*) or in the form of unfunded compensation (*borne by the employee*) if no sick time payments were to be received. If the fire department is fully funding the health insurance premiums of the firefighter and also does pay the firefighter for sick leave, the net impact is effectively 0 from the standpoint of the fire department. To the degree that the fire department only partially funds the firefighter's health insurance premiums, or does not fund that premium at all, etc, a greater burden of cost will ultimately be shifted to the fire department in the form of increased workers' compensation premiums to the degree that the presumption causes an increase in workers' compensation loss.

- If the firefighter has no health insurance coverage, it is likely that some degree of treatment for their condition will still be sought.

In this case, under the rebuttable presumption, the costs would again shift to workers' compensation insurance (*and indirectly to the provider of that coverage—the fire department*) and away from out of pocket medical expenses paid by the firefighter or from uncompensated care provided to the firefighter by the medical community (*if for example the condition required the firefighter to seek treatment in the ER or to require a hospital stay, but where the firefighter was unable to fully pay for those healthcare costs*), or in an extreme case to public reimbursement mechanism (*if the condition of the firefighter requires medical treatment that becomes so financially overwhelming that they become eligible for Medicaid, etc*.) In the absence of any health insurance coverage, it is easy to imagine that the shift caused by the rebuttable presumption may actually create an increase in costs overall, as more healthcare coverage would be provided for the firefighter than may have otherwise been obtained, but this would also result in a better standard of care for the firefighter as well (*as they would be receiving the medical treatment necessary instead of potentially abstaining from it for financial reasons*.)

In summation, the determinable impact of the rebuttable presumption on professional municipal firefighters will be that their employers will ultimately **have to pay more** for workers' compensation insurance premiums than they are currently paying. However, it is **unknown** at this time **exactly how much more** those premiums will ultimately be, nor how long it may take for those premiums to reach the new full level that will be wholly attributable to the presumption. (*Notably, this also assumes that the presumption is **NOT INTENDED TO BE RETROACTIVE***.) As the rebuttable presumption permits more and more workers' compensation claims for cardiovascular or pulmonary diseases or injuries by professional municipal firefighters to fall into the category of compensable claims, and thus be paid under the workers' compensation insurance mechanism, the costs of those claims will directly result in a change to the commensurate workers' compensation premiums for these types of employees. As the existence of the rebuttable presumption itself could be presumed to have no impact on the actual exposure of the professional municipal firefighters to the hazardous conditions which may cause disease or injury, *(i.e. it does not by itself make their job any more or less riskier than before*) it can be assumed that the incidence of cardiovascular or pulmonary diseases or injuries (*whatever that currently may be*) among this class of employee will not change. However, to the degree that professional municipal firefighters are suffering from cardiovascular or pulmonary diseases or injuries arising from the exposures of their employment, the costs associated with the treatment and care for those diseases and injuries **will shift toward workers' compensation insurance** and away from health insurance premiums, other benefits which may be paid directly by their employers, and potentially from uncompensated medical care and certain public reimbursement mechanisms.

The probable effect of extending the rebuttable presumption to volunteer firefighters

As the true impact of the rebuttable presumption on professional municipal firefighters cannot be fully determined at this time, similarly **the impact of extending the rebuttable presumption** contained in §23-4-1(h)(1) **to volunteer firefighters is likewise indeterminable at this time**. We can however; say with some degree of certainty where that impact may differ between the professional municipal firefighters and the volunteer firefighter groups.

Foremost and key, it would differ in magnitude. Similar to the table on page 17, we can examine the historical losses of the volunteer fire department group as a subgroup of all workers' compensation losses. Specifically:

	All Class Losses	VFD losses	
2006	$368,712,311.06	$450,843.88	
2005	$357,389,404.23	$615,049.34	
2004	$326,575,469.58	$581,243.29	
3 year average	**$350,892,394.96**	**$549,045.50**	**0.16%**

As you may recall, whereas total losses for the non-volunteer firefighter group (*including the self-insureds*) only totaled 0.02% of all historical loss on average, the volunteer firefighters group is already 8 times larger than this. While still a relatively small portion of all class losses, a change in the range of 6½ times the current level of volunteer fire fighter losses would impact all workers' compensation class losses by 1% (*a similar change effected by the non-volunteer group would have required loss to be 61 times greater*.)

Secondly, volunteer firefighters can be shown to differ from paid firefighters in terms of their occupational exposures. This can be demonstrated by considering the number of firefighters per each department as reported to the ***West Virginia State Fire Marshall's Office*** annually, as well as the number of fire calls per department per year as each department has reported to the ***National Fire Incident Reporting System*** (***NFIRS*** *a database maintained by the* ***Federal Emergency Management Agency [FEMA])***

Specifically, if we calculate a four year average number of members for each department (*2008- 2005, so as to limit any year to year volatility*), and compare this figure to a three year average number of fire calls for each department (*2007-2005, again as to limit any year to year volatility; using* ***NFIRS*** *Code 100 fire calls, which includes structures, mobilehomes, cars, brush, etc*) we can gauge any difference in occupational fire and smoke exposure between the firefighters for each of the three types (*Volunteer, Paid and Partially Paid, and Self-Insured/Paid*) fire departments.

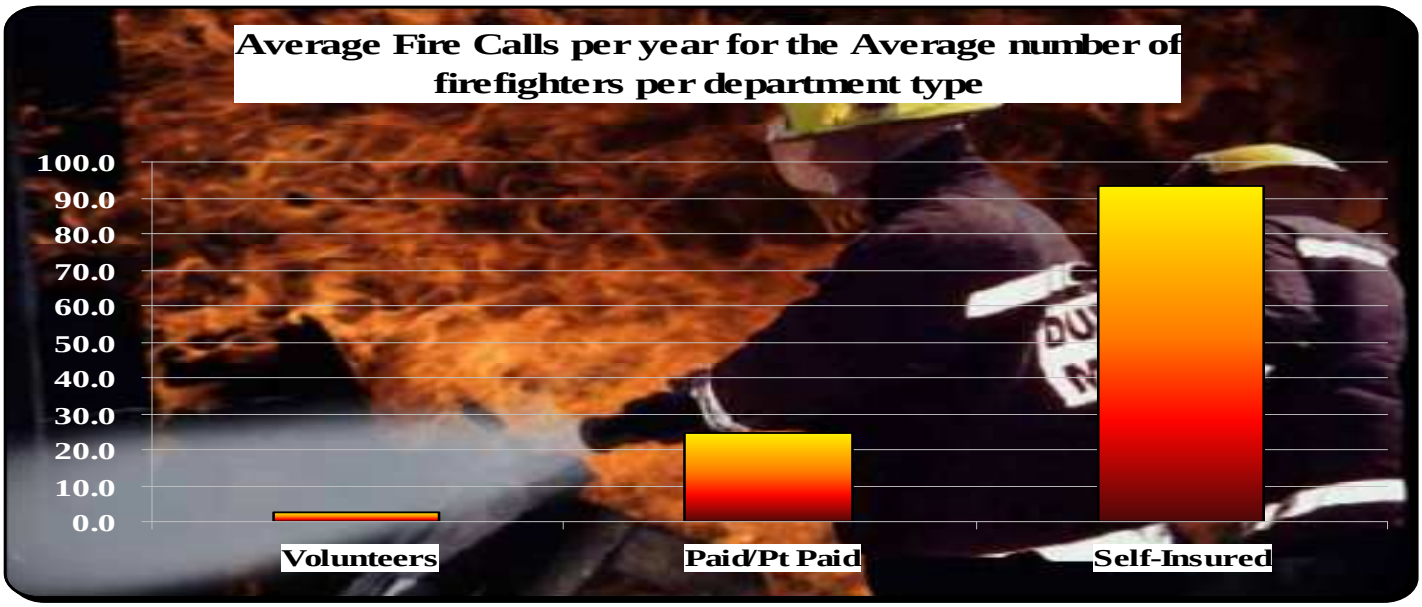
		Firefighters	Avg Fire Calls
Volunteers	Total (404) Depts	**10,731**	**9,896**
Paid/Partially Paid	Total (24) Depts	**774**	**1,298**
Self-Insured	Total (5) Depts	**500**	**1,074**

Note that the totals by type (except self-insured) are less than the total departments which exist as departments not reporting membership or fires for all years in consideration have been omitted here.

Now we can graphically consider the average number of fire calls per year per firefighter for each type of department (*dividing fire calls by firefighters from the preceding table*).

Accordingly, if fighting fires is likely a significant causative factor as to whether or not a given firefighter develops a cardiovascular or pulmonary disease or experiences an injury of a similar nature, then it would be expected that the rate of such disease or injury may be less for volunteer firefighters than for other types of firefighters as their exposure is not as considerable.

This relationship (*exposure*) becomes even more pronounced if we average the number of firefighters for each type of department and then compare those figures to the average number of per thousand fires responded to per each department type.



To put the volunteer firefighters of West Virginia into perspective, the tables on the following four pages contain the names of each volunteer fire department and the number of volunteers reported for each department as of 2007 as obtained from the ***West Virginia State Fire Marshall's Office.***

DEPARTMENT	2007	DEPARTMENT	2007	DEPARTMENT	2007
Adrian VFD	55	Big Otter VFD	25	Clear Creek VFD	15
Albright VFD	17	Big Wheeling Creek VFD	13	Clearview VFD	24
Alderson VFD	32	Birch River VFD	19	Clendenin VFD	26
Alma VFD	13	Blacksville VFD	26	Clinton District VFD	19
Alum Creek VFD	19	Blennerhassett VFD	22	Clintonville VFD	22
Anawalt VFD	10	Blue Ridge Mountain VFD	30	Clover-Roane VFD	29
Anmoore VFD	26	Bluestone Valley VFD	17	Coal City VFD	26
Ansted Certified FD	24	Bluewell VFD	23	Coal Mountain VFD	12
Anthony Creek VFD	15	Boggs Run VFD	7	Coal River VFD	11
Armstrong Creek VFD	25	Boomer VFD	18	Coalton VFD	14
Arnoldsburg VFD	23	Boothsville VFD	15	Coalwood/Caretta VFD	13
Athens VFD	23	Bradley-Prosperity VFD	28	Colliers VFD	23
Augusta VFD	54	Bradshaw VFD	26	Cool Springs VFD	27
Aurora VFD	21	Bramwell VFD	18	Cora VFD	25
Back Creek Valley VFD	47	Brenton VFD	22	Cottageville VFD	49
Baisden VFD	37	Brookhaven VFD	38	Cowen VFD	45
Baker Heights VF Co.	50	Bruceton-Brandonville VFD	33	Craigsville-Beaver-Cottle VFD	25
Bakerton VFD, Inc.	22	Buffalo Creek VFD	22	Culloden VFD	26
Ballard Vol. Fire and Rescue	19	Buffalo VFD	32	Cyclone VFD	22
Bancroft VFD	26	Bunners Ridge VFD	16	Dallas VFD	19
BANCS VFD	18	Burlington VFD, Inc.	50	Danese VFD	26
Banks District VFD	32	Burnsville VFD	16	Danville VFD	31
Barboursville VFD	42	Cabin Creek VFD	19	Davis Creek-Ruthdale VFD	26
Barrackville VFD	24	Cairo VFD, Inc.	21	Davis VFD	24
Bartow-Frank-Durbin VFD	90	Cameron VFD	35	Davy VFD	11
Baxter VFD	25	Canaan Valley VFD	32	Deerwalk VFD	27
Bayard VFD	20	Capon Bridge VFD	39	Delbarton VFD	30
Beaver VFD	31	Capon Springs VFD	14	Diana VFD	18
Bedington VFD	63	Capon Valley VFD	30	Dunlow VFD	25
Beech Bottom VFD	17	Cass VFD	18	Duval District VFD	15
Beech Creek VFD	20	Cedar Grove VFD	22	East Bank VFD	32
Belington VFD	25	Ceredo VFD	48	East Fork VFD	15
Belle VFD	20	Chapel VFD	20	East Lynn VFD	10
Belmont VFD	23	Chapmanville VFD	35	East River VFD	16
Benwood VFD	40	Chattaroy VFD	15	East Wood VFD	26
Berkeley Springs Vol. Fire Co.	98	Cheat Lake VFD	23	Eleanor VFD	24
Berwind VFD	21	Chesapeake VFD	19	Elizabeth-Wirt VFD	28
Bethany Pike VFD	25	Chester VFD	20	Elk District VFC	44
Bethany VFD	23	Circleville VFD	21	Ellamore VFD	21
Bethlehem VFD	18	Citizens Fire Co.	75	Ellenboro VFD	23
Beverly VFD	38	Clay VFD	15	Erbacon VFD	17

DEPARTMENT	2007	DEPARTMENT	2007	DEPARTMENT	2007
Fairlea VFD	19	Greenbrier Valley Rural VFD	13	Leon VFD, Inc.	20
Fairview VF Co.	22	Greenwood VFD	10	Lester VFD, Inc.	26
Farmington VFD	25	Guyan River VFD	16	Levels VFD	45
Fayetteville FD	33	Hacker Valley VFD	20	Lewisburg VFD	24
Fellowsville VFD	25	Hamlin VFD	29	Limestone VFD	28
Fish Creek VFD	13	Handley VFD	12	Lindside VFD	27
Flatrock VFD	17	Hanover VFD	21	Lizemore VFD	26
Flatwoods Community VFD	12	Harman VFD	14	Logan County VFD #2	26
Flemington VFD	27	Harrisville VFD	25	Lost Creek VFD	40
Follansbee VFD	27	Harts VFD	19	Loudendale VFD	13
Folsom VFD	14	Hedgesville VFD	115	Loup Creek VFD	20
Forest Hill VFD, Inc.	21	Henlawson VFD	27	Lubeck VFD	44
Fork Ridge VFD	12	Hillsboro VFD	36	Lumberport VFD	25
Fort Ashby VF Co., Inc.	48	Hookersville-Muddlety VFD	11	Mabscott VFD	22
Fort Gay VFD	22	Hooverson Heights VFD	37	Madison Fire And Rescue	36
Fountain VF Co.	30	Hundred VFD	18	Main Harts Creek VFD	16
Frame VFD, Inc.	18	Hurricane VFD	42	Main Island Creek VFD	19
Frametown VFD	28	Huttonsville-Mill Creek VFD	40	Malden VFD	32
Frankford VFD, Inc.	20	Iaeger VFD	18	Mannington VFD	30
Franklin Community VFD	29	Independent Fire Co	40	Marlinton VFD	30
Franklin VFD	38	Institute VFD	35	Marmet VFD	32
Friendship VFD	70	Jacksonburg VFD	14	Mason VFD	19
Frost VFD	19	Jackson's Mill VFD	15	Masontown VFD	15
Gandeeville-Harmony VFD	16	Jane Lew VFD	23	Matewan VFD	16
Gary VFD	10	Jefferson VFD	26	Mathias Baker VFD	27
Gassaway VFD	32	Johnstown VFD, Inc.	12	Matoaka VFD	18
Gauley Bridge VFD	28	Jumping Branch-Nimitz VFD	23	Maysville VFD	41
Gauley River VFD	19	Junior VFD	24	McClellan District VFD	31
Ghent Area VFD	25	Kenova VFD, Inc.	61	McDowell VFD	20
Gilbert VFD	26	Kermit VFD	45	McKinleyville VFD	27
Gilmer VFD	65	Keslers-Cross Lanes VFD	18	McMechen VFD	25
Glasgow VFD	18	Keyser VFD, Inc.	38	Meadow Bridge VFD	18
Glen Dale VFD	32	Keystone VFD	12	Middlebourne/Tyler VFD	16
Grandview VFD, Inc.	27	Kimball VFD	16	Midway VFD	28
Grant Town VFD	11	Kingwood VFD	22	Milton VFD	32
Grantsville VFD	20	Lake VFD	25	Mineral Wells VFD	24
Granville VFD	34	Lakewood VFD	12	Monongah VFD	31
Great Cacapon VF Co.	34	Lavalette VFD	33	Montcalm VFD	14
Green Sulphur District VFD	15	Lawrenceville VFD	20	Moorefield VFC	47
Green Valley VFD	32	Leading Creek VFD	30	Morrisvale VFD	22
Green Valley/Glenwood VFD	17	Lenore VFD	15	Moundsville VFD	35

DEPARTMENT	2007	DEPARTMENT	2007	DEPARTMENT	2007
Mount Grove VFD	21	Poca VFD	24	Shinnston VFD, Inc.	22
Mount Hope FD	30	Point Pleasant VFD	25	Shirley VFD	16
Mount Olivet VFD	12	Pond Creek VFD	28	Short Gap VFD	40
Mount Storm VFC, Inc	36	Pratt VFD	22	Silver Hill VFD	16
Mozart VFD	20	Pricetown VFD	24	Silverton VFD	25
Mt Clare VFD	15	Prichard VFD	31	Sissonville VFD	40
Mud River VFD	20	Quinwood VFD	23	Sistersville VFD	18
Mullens VFD, Inc	28	Racine VFD	39	Slanesville VFD	28
Nettie VFD	33	Rainelle VFD	25	Smithburg VFD	20
New Creek VFD	50	Rand VFD	18	Smithers VFD, Inc.	20
New Cumberland VFD	31	Ravenswood VFD	33	Smithfield VFD	10
New Haven and Community VFD	34	Raysal VFD	15	Smithville VFD	19
New Manchester VFD	25	Reader VFD	17	Smoot VFD	13
New Martinsville VFD	42	Reedsville VFD	28	So. Jackson Co. VFD	32
Newburg VFD	34	Reedy VFD	18	Sophia Area VFD	15
Newell VFD	23	Renick VFD	16	South Berkeley VFD	58
Newton VFD	30	Reynoldsville VFD	19	South Fork VFD	28
North River Valley VFCo	33	Rhodell VFD	13	South Morgan VFD	16
Northfork VFD	22	Richwood VFD	27	Spelter VFD	22
Nuttall FD	26	Ridgeley VFD	25	Spencer-Roane VFD	53
Nutter Fort VFD	35	Ripley VFD	30	Springfield Valley VFD	27
Oakland District VFD	25	River Road VFD	20	Spruce River VFD	30
Oakvale VFD	21	Rivesville VFD	23	Star City VFD	44
Oceana VFD	43	Roberts Ridge VFD	21	Stone Church VFD	22
Ohio River Road VFD	26	Roderfield VFD	12	Stonewood VFD	27
Ona VFD	24	Romney VFD	25	Summers Co. VFD	20
Paden City VFCo	25	Ronceverte VFD	29	Summersville FD	22
Panther VFD	9	Rowlesburg VFD	40	Summit Park VFD	22
Parsons VFD	25	Rt. 34 VFD	18	Sutton VFD	47
Patterson Creek VFD	25	Rupert VFD, Inc	13	Teays Valley VFD	32
Paw Paw VFCo, Inc	22	Saint Joseph VFD	22	Terra Alta VFD	18
Pax VFD	19	Saint Marys VFD, Inc	31	Thomas VFD	23
Pennsboro VFD	27	Salem VFD	28	Thornton VFD	14
Petersburg VFD	28	Salt Rock VFD	31	Tornado VFD	15
Peterstown Vol Fire & Rescue	23	Scotts Run VFD	26	Town of Man VFD	18
Philippi VFD	33	Selbyville VFD	70	Town of Sophia VFD	35
Pickens VFD	25	Seneca Rocks VFD	23	Trap Hill VFD	26
Pinch VFD	43	Servia VFD	25	Triadelphia VFD	22
Pine Grove VFD	20	Sharples VFD	26	Tri-County VF Co.	26
Pineville (Wyoming Co) VFD	23	Shepherdstown VFD	62	Tri-Towns VFD	35
Pipestem VFD	25	Sherrard VFD	11	Triune-Halleck VFD	24

DEPARTMENT	2007	DEPARTMENT	2007
Tunnelton VFD	32	Williamsburg VFD	21
Tygart Valley VFD	30	Williamstown VF Co.	30
Tyler Mountain VFD	28	Windsor Heights VFD	35
Union VFD	28	Winfield District VFD	34
Upper Tract VFD	28	Winfield VFD	29
Upper West Fork VFD	20	Worthington VFD	13
Valley Grove VFD	37		
Valley Head VFD	21		
Valley VFD	20		
Valley Volunteer FD	29		
Van VFD	32		
Verdunville VFD	14		
Vienna VFD	34		
Wadestown Community VFD	26		
Walkersville VFD	24		
Wallace VFD	20		
Walton VFD	25		
War VFD	18		
Warren District VFD	30		
Washington Bottom VFD	28		
Washington District VFD	22		
Washington Lands VFD	37		
Waverly VF Co.	26		
Wayne VFD	45		
Webster Springs VFD	45		
Welch VFD	23		
Wellsburg VFD	38		
West Hamlin VFD	22		
West Liberty VFD	25		
West Milford VFD	18		
West Side VFD	40		
West Union VFD	32		
Westover VFD	30		
Wharncliffe VFD	19		
Wharton-Barrett VFD	23		
White Sulphur Springs VFD	23		
Whitesville VFD, Inc.	31		
Whitmer VFD	15		
Wilderness VFD	21		
Wiley Ford FC, Inc.	29		
Wileyville VFD, Inc.	15	**Totals (416)**	**10,980**

These 416 departments and nearly 11 thousand volunteers provide significant fire and first response coverage throughout our State, especially in the less urban areas as each county has at least one such department within its political boundaries.

Prevalence of Cardiovascular Disease method

As we had done for the non-volunteer firefighters, we can examine the claim history of the volunteer firefighter group to achieve a relative idea of the number of currently compensable cardiovascular or pulmonary disease or cardiovascular injury claims that would not be altered significantly by extending the rebuttable presumption to volunteer firefighters (*i.e. again, how many similar claims may already be covered*). Again note that only paid loss data is being considered here:

Note that CVD claim types are elaborated upon below.

Volunteer Depts	Paid Loss Totals:	CVD Paid Loss Totals:	CVD Loss to all Loss
1995	$625,862.74	$54,926.48	8.78%
1996	$451,223.82	$33,617.29	7.45%
1997	$758,364.41	$29,113.04	3.84%
1998	$702,012.28	$150,183.71	21.39%
1999	$606,081.71	$29,963.65	4.94%
2000	$2,153,429.86	$134,129.50	6.23%
2001	$1,001,418.82	$86,908.44	8.68%
2002	$1,331,176.94	$14,459.91	1.09%
2003	$659,207.82	$28,480.20	4.32%
2004	$475,466.68	$23,534.31	4.95%
2005	$476,796.96	$37,248.54	7.81%
2006	$310,441.45	$44,615.86	14.37%
2007	$556,630.85	$31,634.90	5.68%
Total Claim Counts	2,970	425	14.31%
13 years	**$10,108,114.34**	**$698,815.83**	**6.91%**

Again, claims falling in the Cardiovascular Disease (***CVD***) column reflect those claims identified as involving: fatalities (*excluding traumatic, such as motor vehicle accidents, etc*), stroke, cardiovascular injuries, angina pectoris, smoke inhalation, tachycardia, etc. Note that the Paid Loss totals again only include those claims that can be identified in the data. In other words, the Paid Loss Totals above are not inclusive of all workers' compensation claims for this volunteer subgroup. There are additional claims for this subgroup which cannot be classified from the claim descriptions contained in the I-Comp system, and therefore all of those claims have been omitted from the figures above.

As we had found for the non-volunteer group, again a degree of cardiovascular or pulmonary disease or injury type claims are currently being found to be compensable in the absence of any presumption. Note also that in agreement with the relative exposure information of volunteer firefighters above, that the CVD type claims only comprise about 7% of total paid claims for volunteers whereas the non-volunteer group realized about 9% of total paid claims.

As before, we can now make use of the national prevalence of cardiovascular disease:

Cardiovascular Disease	
AHA	**2005**
Prevalence	80,700,000
U.S. Pop *(census)*	295,895,897
CVD Prevalence Ratio	**27.27%**

Then proceed to apply that rate to firefighters as per the Harvard study, but this time we will also adjust for the differences in exposure for volunteer firefighters with paid firefighters as our baseline. (*Specifically if the paid and self-insured firefighters respond to an average of 1.86 fire calls per member and this equates to a 30% increase in work related deaths, then (30% / 1.86 = 0.16; and 0.16 * 0.92 [the number of volunteer fire calls per member] = 14.86%),* so:

	All Workers	Paid Firefighters	Volunteer Firefighters
Work related deaths from CVD	15%	45%	30%
Ratio	27.27%	57.27%	42.14%

As before, we can now infer a potential increase in the direct costs necessary to extend workers' compensation benefits to 42.14% of all currently filed potential CVD firefighter claims, less those claims which are already being found to be compensable. **Significantly**, note that this methodology **ONLY** considers certain Cardiovascular diseases, and **DOES NOT** additionally consider the potential impact of the inclusion of Pulmonary Diseases in the statute as well (*although any current pulmonary disease claims are being offset*), and again note that no adjustment to account for any increase in the associated claim costs is likewise being contemplated, only that the currently known exposures are being extended.

Volunteer Depts	Paid Loss Totals:	CVD Paid Loss Totals:	CVD (Additional) Presumption Loss Totals:	New Paid Loss Totals
1995	$625,862.74	$54,926.48	$72,673.22	$127,599.70
1996	$451,223.82	$33,617.29	$44,479.03	$78,096.32
1997	$758,364.41	$29,113.04	$38,519.46	$67,632.50
1998	$702,012.28	$150,183.71	$198,708.04	$348,891.75
1999	$606,081.71	$29,963.65	$39,644.90	$69,608.55
2000	$2,153,429.86	$134,129.50	$177,466.72	$311,596.22
2001	$1,001,418.82	$86,908.44	$114,988.54	$201,896.98
2002	$1,331,176.94	$14,459.91	$19,131.90	$33,591.81
2003	$659,207.82	$28,480.20	$37,682.15	$66,162.35
2004	$475,466.68	$23,534.31	$31,138.24	$54,672.55
2005	$476,796.96	$37,248.54	$49,283.54	$86,532.08
2006	$310,441.45	$44,615.86	$59,031.24	$103,647.10
2007	$556,630.85	$31,634.90	$41,856.13	$73,491.03
Total Claim Counts	2,970	425	562	987
13 years	**$10,108,114.34**	**$698,815.83**	**$924,603.10**	**$1,623,418.93**

New All Paid Loss Totals	**$11,731,533.27**
Change in Paid loss	**16.06%**

Note that as our assumption of a lower rate of cardiovascular disease for the volunteer fire fighters (*42%*) as compared to the paid firefighters (*57%*) is inherent to this method of consideration, it follows that our findings (*an increase of 16% here*) are decreased commensurately with our findings for the paid firefighters (*an increase of 22%*). In other words (16%) / (22%) = a 28% change AND (42%) / (57%) = a 26% change.

Hometown Heroes Act method

As before, we can consider the differences between the Hometown Heroes Act (*where an extension of a federal death benefit under a similar rebuttable presumption for a 24 hour period subsequent to strenuous or stressful activities for firefighters lead to a 9.65% increase in the number of covered claims*) and the likely outcome of extending the rebuttable presumption under §23-4-1(h)(1) for professional municipal firefighters to likewise also include volunteer firefighters. Again, we had noted 4 key differences between our statute and the federal Act: an employment requirement, the activity requirements, the extension time periods, and the severity difference.

We would again assume that the 2 year **employment requirement** would reduce the WV exposure to claims arising from §23-4-1(h)(1) for volunteer firefighters as it would likely do as well for professional municipal firefighters, both as compared to the exposure under the Hometown Heroes Act. Again, benefits would not be presumed for any claimant who had been "employed" (*however defined for volunteers)* less than 2 years immediately prior to the cardiovascular or pulmonary disease or incident, effectively making the benefits somewhat more difficult to obtain.

As before, the **activity requirement** of our particular statute is more limited in scope as compared to a similar exposure under the Hometown Heroes Act. Again, benefits would not be so presumed for firefighters suffering cardiovascular or pulmonary diseases or incidences subsequent to strenuous or stressful acts other than firefighting or training in a firefighting drill. As differences in firefighting exposure on average are noted to exist between professional municipal firefighters and volunteer firefighters, the activity requirement of our statute could have a somewhat greater limiting impact on volunteer firefighters than it would for professional municipal firefighters, although again it is likely to be minimal in the aggregate.

Again, the extension of the presumption for the 6 month **time period** contained in our statue will likely and significantly increase both the frequency and severity of claims as compared to that which was realized under the Hometown Heroes Act for volunteer firefighters as we similarly believed that it would do so for professional municipal firefighters. This is key again, as the loss trigger in our statute not only includes deaths, but any incidence or onset of cardiovascular or pulmonary disease or injury.

Finally, the difference between the loss triggers (*i.e. what will constitute a compensable claim for the purpose of paying a benef*it) of our statute and the Hometown Heroes Act are the **severity requirements**. As we had previously found that the difference in what the rebuttable presumption applies to (*for the federal Act, death occurring within 24 hours of the activity, and for our statute, any incidence of cardiovascular or pulmonary disease or injury occurring within a 6 month period of the activity*) is likely to increase both the severity and frequency of claims under our statute as compared to the federal Act for professional firefighters, we would draw a similar conclusion with respect to the extension of the rebuttable presumption to volunteer firefighters.

As we had concluded before, considering the differences that exist between our statute and the Hometown Heroes Act, and further the propensity of those differences to either reduce or increase loss experience, we would again find that the likely increase in claim frequency and claim severity for volunteer firefighters as a group would in all likelihood again exceed the 9.65% increase in the number of claims found as a result of the federal Act were the benefit of the rebuttable presumption included in our statute extended to volunteer firefighters.

Section Summary:

As the true effect of extending the presumption given to professional municipal firefighters to also include volunteer firefighters is effectively **indeterminable** at this time, we can only generally surmise that doing so will lead to an increase in both benefit and therefore cost for this class of insureds for the purposes of workers' compensation insurance. Whereas our statistical agent for workers' compensation insurance, ***NCCI***, did not have sufficient data to make any costing assumptions for the extension of the presumption for professional firefighters, they likewise find the same for consideration of the extension of the presumption to also include volunteer firefighters as well. However, they are able to provide a state-by state summary of those states which extend a similar rebuttable presumption to either professional or professional and volunteer firefighters for either cardiovascular or cardiovascular and pulmonary diseases or incidents. Particularly:

Special Presumptions for Compensability for Fire Fighters For NCCI States			
State	**Lung and Respiratory Conditions**	**Heart and Vascular Conditions**	**Applies to Volunteers**
Alabama	Yes	Yes	No
Alaska	Yes	Yes	No
Arizona	Yes	Yes	No
Arkansas	No	No	n/a
Connecticut	No	Yes	No
District of Columbia	No	No	n/a
Florida	Yes	Yes	Yes
Georgia	No	No	n/a
Hawaii	Yes	Yes	No
Idaho	Yes	Yes	No
Illinios	Yes	Yes	Yes
Indiana	Yes	Yes	No
Iowa	No	No	n/a
Kansas	No	No	n/a
Kentucky	No	No	n/a
Louisiana	Yes	Yes	No
Maine	Yes	Yes	Yes
Maryland	Yes	Yes	Yes
Mississippi	No	No	n/a
Missouri	No	No	n/a
Montana	No	No	n/a
Nebraska	No	No	n/a
Nevada	Yes	Yes	Yes
New Hampshire	Yes	Yes	Yes
New Mexico	No	No	n/a
North Carolina	No	No	n/a
Oklahoma	Yes	Yes	Yes
Oregon	Yes	Yes	No
Rhode Island	No	No	n/a
South Carolina	Yes	Yes	No
South Dakota	Yes	Yes	No
Tennessee	Yes	Yes	No
Texas	Yes	Yes	Yes
Vermont	No	Yes	No
Virginia	Yes	Yes	Yes
West Virginia	Yes	Yes	No

STATE SPECIFIC NOTATIONS:

Alaska — *The additional compensability provisions specific to first responders is applicable for claim filings made on or after August 19, 2008*

Connecticut — *The additional compensability provisions specific to heart and vascular condtions for first responders is applicable for filings made on or after August 19, 2008 for those individuals hired after July 1, 1996.*

West Virginia — *The additional compensability provisions specific to first responders is applicable for claim filings made on or after July 1, 2008.*

As you may determine from the preceding table, out of the 36 ***NCCI*** states (*i.e. those states which also utilize **NCCI** for statistical or ratemaking purposes*), there are 13 states which extend no presumption of any type to either professional or to volunteer firefighters, 9 states which extend both presumptions to professional firefighters as well as to volunteer firefighters, and 14 states which extend some presumption to professional firefighters but none to volunteer firefighters.

To extend the benefit of the rebuttable presumption to include volunteer firefighters, notable differences in statutory language would be necessary. Particularly, as by definition volunteer firefighters are not "employed" by their respective departments, a change of some manner here would be needed. Also, the previously demonstrated differences in exposure to fire and smoke may also need to be considered, whereas the level of exposure of a professional municipal firefighter for 2 years in their employment would be assumed to differ on average than that of a volunteer firefighter who has 2 years of exposure. However, it is possible that the exposure of a given volunteer firefighter could be found to exceed that of a given professional municipal firefighter, and likewise that notwithstanding the relative difference in the exposure levels, that **either level could be sufficient to cause disease**.

Another notable difference between the two groups is that the occupational hazards of a professional municipal firefighter are relatively known (*as they are professional municipal firefighters by occupation*), but the occupational hazards of the volunteer firefighter are only partially known (*they are volunteer firefighters, but they also may be exposed to completely different occupational hazards such as mining underground coal (pneumoconiosis) farming (farmers' lung), etc.*) Accordingly, presuming that a volunteer firefighter, "*…who has developed a cardiovascular or pulmonary disease or sustained a cardiovascular injury has received an injury or contracted a disease arising out of and in the course of his or her employment…*" as a volunteer firefighter could in certain cases prove to be an incorrect presumption (*if that cardiovascular or pulmonary disease developed out of the course of their regular employment, but not from their exposures as a volunteer firefighter*), or could likewise be only a partially correct presumption (*if that cardiovascular or pulmonary disease developed out of the course of both their regular employment as well as their exposures as a volunteer firefighter*.)

Finally, we can again presume that whatever the actual impact of extending this presumption to volunteer firefighters would be, a sizeable portion of that impact will represent a shift in costs between mechanisms of payment. However, in the case of a volunteer firefighter (*potentially having more than a single occupational exposure)* the option tree here becomes more convoluted. Again, let us assume that a volunteer firefighter for a given department is diagnosed with Chronic Obstructive Pulmonary Disease (*COPD*). In the absence of having been extended the rebuttable presumption, what happens to this volunteer firefighter?

- Believing that their diagnosis may be related to their exposure as a volunteer firefighter, they may file a claim against the workers' compensation insurance carrier of their department.

Again, there are two potential outcomes here: either the claim is found to be compensable, and the impact of extending that rebuttable presumption to the volunteer is effectively null as the claim would have been covered in the absence of the extension of the presumption and therefore no increase in costs would be realized due to that extension, or the claim is successfully denied by the workers' compensation insurer of their volunteer fire department.

- Believing that their diagnosis may be related to their exposure as a paid employee as part of their regular occupation, they might also file a claim against the workers' compensation insurance carrier of that employer.

Again, the two potential outcomes are: either the claim is found to be compensable, and the impact of extending that rebuttable presumption to the volunteer is again null (*as there was no occupational disease resulting from being a volunteer firefighter)*, or the claim is successfully denied by that workers' compensation insurer as well.

- If the COPD claim is ultimately not covered by any workers' compensation carrier, we would presume that the firefighter would still seek medical treatment for their condition, and proceed to file claims for coverage against their healthcare insurer.

At this point assumptions become more difficult to generalize and the potential shifting of costs becomes more complex. If the same degree of treatment is received by the firefighter for their diagnosis (*as would have been received under a compensable workers' compensation claim*), the impact of extending rebuttable presumption to volunteer firefighters would be to shift the cost of that treatment from a heath insurance provider (*again, be it a commercial group, individual, or ERISA type plan*) instead to the workers' compensation insurer of the volunteer fire department (*and indirectly then to the VFD itself*). Again, shifting the costs associated with this claim to the VFD's workers' compensation provider will have the effect of ultimately increasing the cost of the VFD's workers' compensation insurance premiums (*which is undoubtedly paid for by the VFD*), but should commensurately have the impact of lowering the cost of the volunteer's health insurance premium (*for whomever that premium is paid, or partially paid, by*). The volunteer firefighter's health insurance might have been fully funded by their regular employer, partially funded by their regular employer and partially by the volunteer firefighter themselves (*minimally in the form of deductibles or co-pays, etc*), or even fully funded by the volunteer firefighter. As no statistics on group health insurance coverage programs for volunteer fire departments are readily available, we will assume that such programs would occur with such abnormality, that we can likely and safely presume that by shifting costs to the VFD for an increase in workers' compensation exposure, no commensurate offset in costs will likely be realized by the VFD from declining health insurance expenditures. If the volunteer firefighter needed to miss work time from their regular employment for either the severity of their condition or simply the treatment of their condition, the extension of the presumption would again cause costs to shift to the VFD (*as those would be compensable under workers' compensatio*n), and away from the regular employer (*for not having to pay the employee for sick time*) or from a form of unfunded compensation (*which had been borne by the employee*) if no sick time payments would have otherwise been received.

- If the volunteer firefighter has no health insurance coverage, it is likely that some degree of treatment for their condition will still be sought.

In this case, under the extension of the rebuttable presumption to volunteer firefighters, the costs would shift to workers' compensation insurance (*and indirectly to the provider of that coverage—the VFD*) and away from out of pocket medical expenses paid by the volunteer firefighter or from uncompensated care provided to the volunteer firefighter which would otherwise have been provided by the medical community (*if for example the condition required the volunteer firefighter to seek treatment in the ER or to require a hospital stay,, but where the volunteer firefighter was unable to fully pay for those healthcare costs*), or in other cases to public reimbursement mechanisms (*if the condition of the volunteer firefighter requires medical treatment that becomes so financially*

overwhelming that they become eligible for Medicaid, or if they are not gainfully employed to begin with, or if their age renders them immediately eligible for Medicare, etc.) In the absence of any health insurance coverage, it is easy to imagine that the shift caused by the extension of the rebuttable presumption to volunteer firefighters might create an increase in total costs, as more healthcare coverage would be provided for the volunteer firefighter than would have otherwise been obtained, but this would also result in a better standard of care for the volunteer firefighter as well (*as they would be receiving the medical treatment necessary instead of abstaining from it for financial reasons*.)

In summation, the determinable impact of extending the rebuttable presumption to include volunteer firefighters will be that the **volunteer fire departments will ultimately have to pay more** for workers' compensation insurance premiums than they are currently paying. Again, it is unknown at this time exactly how much more those premiums may ultimately become. As the existence of the extension of the rebuttable presumption itself could be presumed to have no impact on the actual exposures of volunteer firefighters to the hazardous conditions which may cause disease or injury, it can be assumed that the incidence of cardiovascular or pulmonary diseases or injuries (*whatever that currently may be*) among volunteer firefighters will not change. However, to the degree that volunteer firefighters are suffering from cardiovascular or pulmonary diseases or injuries arising from the exposures of fighting fires on a volunteer basis, the costs associated with the treatment and care for those diseases and injuries will shift toward workers' compensation insurance (*and ultimately to the provider of that insurance, the volunteer fire departments*) and away from health insurance premiums, other benefits which may be paid directly by the volunteer firefighter's regular employer, and potentially from uncompensated medical care and other public reimbursement mechanisms.

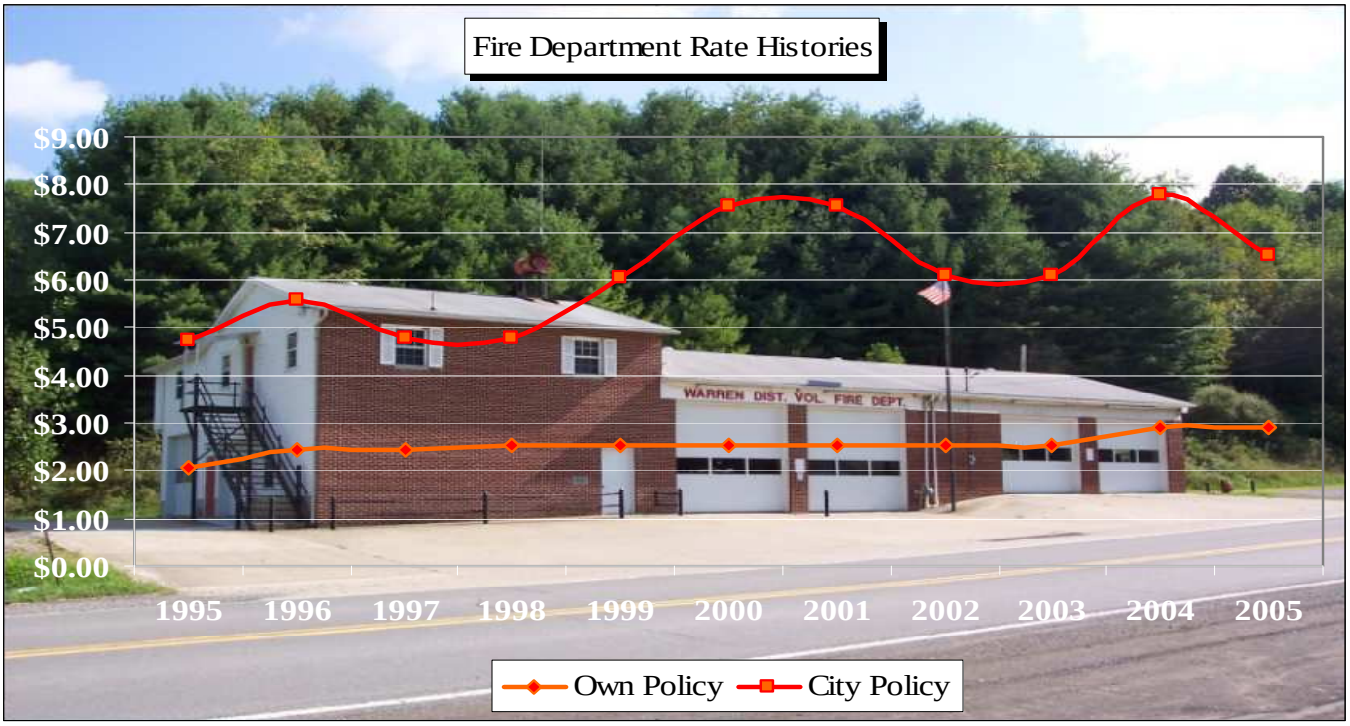
The impact of premium calculation on paid and volunteer firefighters

Prior to the transition to a private market occurring in 2005, fire departments in West Virginia were effectively segregated into just two classifications for the purposes calculating workers' compensation insurance premiums. There were those departments that were insured as part of a policy issued to a municipality, and there were those that were issued stand alone policies. The rate history for these two types follows:

	Own Policy	
	Class	Rate
1995	F07-(7707)	$2.05
1996	F07-(7707)	$2.42
1997	F07-(7707)	$2.42
1998	F07-(7707)	$2.54
1999	F07-(7707)	$2.54
2000	F07-(7707)	$2.54
2001	F07-(7707)	$2.54
2002	F07-(7707)	$2.54
2003	F07-(7707)	$2.54
2004	F07-(7707)	$2.92
2005	F07-(7707)	$2.92

	City Policy	
	Class	Rate
1995	F12-(9412)	$4.73
1996	F12-(9412)	$5.58
1997	F12-(9412)	$4.79
1998	F12-(9412)	$4.79
1999	F12-(9412)	$6.04
2000	F12-(9412)	$7.57
2001	F12-(9412)	$7.57
2002	F12-(9412)	$6.11
2003	F12-(9412)	$6.11
2004	F12-(9412)	$7.80
2005	F12-(9412)	$6.52

Graphically:



Note that rates for stand-alone policies only contemplate the exposure of firefighters (*paid or volunteer*), whereas the city-based policies utilized a single rate which was intended to cover all types of municipal workers (*from firefighters, to police officers, to city attorney's, etc.*)

As with any form of worker's compensation insurance throughout the country, one of the primary exposure basis' (*or measurement against which one particular risk can be gauged against another similar risk*) is payroll. While the classification of a particular worker measures differences in exposure to loss from specific occupational risks (*for example, workers in the logging industry are exposed to a different set of hazards than are workers in the food service industry, and accordingly the rates for these two classes will differ even if the employees happen to be employed by the same employer*), measuring differences in the payroll that is paid to the workers measures a different risk of loss for the purposes of workers' compensation insurance, the potential severity of indemnity payments.

Specifically, if a workers' compensation insurer will have to make indemnity payments to an injured worker for lost work time that was necessitated by a workplace injury, rating for potential differences in the amount of indemnity compensation between workers of the same classification by applying a rate to a unit of their payroll (*commonly per hundred*) allows a workers' compensation insurer to collect premium which likewise varies by relative payroll amounts, and whereby the same may be commensurate to offset indemnity loss payment where those payments will also be expected to vary by the rate of pay that the employee normally receives.

For example, let's assume that we have 2 workers that can only be classified down to the level of clerical workers. One worker is a secretary and is paid $24,000 per year, and the other worker is an administrator who is paid $60,000 per year. If either employee were to fall at work and break their wrist, and as a consequence need to miss an entire week of work due to their injury, a difference in expected indemnity payments will exist between the two workers even though their medical costs should be the same (*assuming that the same injury had been received.*) For example:

Payroll	Per week pay	2/3rds weekly indemnity payment
$24,000.00	$461.54	$307.85
$60,000.00	$1,153.85	$769.62

Accordingly, if payroll is the degree of consideration by which the general exposure (*i.e. the classification*) is measured, then applying the same rate by the differences in payroll, likewise results in premiums which are commensurate with the relative potential for indemnity loss. Specifically:

Payroll	Class Rate	Premium per employee
$24,000.00	$ 0.23	$55.20
$60,000.00	$ 0.23	$138.00

As you can see, the relative indemnity and premium relationships are the same.

In other words, for the:
Indemnity loss payment ($769.62 / $307.85 = 40%), and for the
Premium being charged ($55.20 / $138.00 = 40%).

Utilizing payroll to rate for differences in potential indemnity loss for paid firefighters is generally no more or less controversial than is using payroll to measure differences in loss exposures for any other type of paid worker. However, as volunteer firefighters by definition will not receive pay for their time and hours of service (*and therefore exposure to loss*) as volunteer firefighters, using this metric for this group is often somewhat more of an issue as the principle may be simply misunderstood. Again however, a significant potential for differences in indemnity loss payments between each of those volunteer firefighters still exists. As an example, you could now reconsider the indemnity payment table for the two clerical worker, and further assume that the two clerical workers in question were also volunteer firefighters. Accordingly, it is clear that the same relationship of the potential for differences in indemnity loss payment still exists.

In recognition of the potential for disparity in workers' compensation indemnity payments for any type of unpaid volunteer risk (*including volunteer firefighters*), the former Workers' Compensation Commission made use of §85CSR9, under which a minimum wage times hours served formula was relied upon in order to achieve variances in premium to be paid for volunteer exposures. Specifically:

> ***"§15.2.c Theoretical gross wages shall be reported for members of any volunteer fire department, other emergency service organizations authorized under emergency services law (§§ 15-5-1 et seq.) or any other volunteer organization authorized to elect coverage under the provisions of W.Va. Code §23-2-1(b)(7), by multiplying the "whole person hours" worked or served in that capacity by the State minimum wage."***

Although by employing the use of hours served as a volunteer at a minimum wage level, as opposed to utilizing the actual income that the volunteer was receiving from their normal employment and at which level any necessary indemnity payment would likewise need to be made to them, this method therefore applies somewhat more relevance to the rate of the classification than it does to the potential for differences in indemnity payments that actually exists between individual volunteers.

Historical Data

Having extracted the historical premium and paid loss data for these departments from the I-Comp system for a ten year period prior to the transition to a private market (1995-2005), we can proceed to consider the adequacy of the rates which have been historically applied.

First we will look at the stand-alone policies (*note that the totals by type of department are again less than the total types of departments which actually existed as data for some departments was not available for all years, and thus has been omitted here*):

Stand Alone Policies	Total Dept's	10 Year Paid Premium	10 Year Paid Losses	10 Year Paid Loss Ratio
Volunteer Dept's	397	$2,088,096.89	$9,215,065.56	**441.31%**
Partially Paid Dept's	9	$320,970.73	$618,877.38	**192.81%**

The paid loss experience, as related to the premiums which were paid for coverage by these departments is rather adverse. For every $1 paid into the workers' compensation system as a premium dollar by the stand-alone type of volunteer departments likewise resulted in $4.41 being paid out in loss payment dollars. Every $1 paid by the partially paid departments in premium for stand-alone coverage, likewise resulted in a loss payment of about $1.93.

Now we will consider the experience of the city-based policies. Note that as only a single rate was utilized historically for these entities, a breakdown of payroll by exposure is not available for every department for every year. Accordingly, in order to gauge the relative loss experience for these entities, we are going to necessarily have to assume that the current percent of payroll which is being reported in a given city for all of their firefighters as of 2007 likewise existed in the same relationship historically. (*i.e. if 10% of all payroll in a city was for the fire department as of 2007, we are assuming that it was also 10% for that city for every year from 1995-2005, although this is not likely to have been the case historically.*) The paid losses shown below are only firefighter losses for the entities being considered. These were obtained by reviewing all losses for each city-based policy, and only retaining those where a firefighter was the claimant.

City Based Policies	Total Dept's	Estimated Firefighters percent of total Premium paid	10 Year Paid Losses	10 Year Paid Loss Ratio
Paid Dept's	6	$1,897,966.12	$1,310,221.56	**69.03%**
Partially Paid Dept's	9	$1,575,493.90	$493,218.90	**31.31%**

From the preceding tables, you can determine that the city-based policies (*which have had rates that were at least twice as high historically*) had favorable overall loss experience in the 10 years preceding the transition to a private market for workers' compensation insurance.

Now we will gauge the experience of the paid and partially paid departments relative to the volunteer departments specifically, and also look for any differences in indemnity payments that may exist between these groups.

		10 Yr Premium	10 Yr Paid Loss	10 Yr Paid Loss Ratio
Volunteer Dept's	Total (397) Dept's	$2,088,096.89	$9,215,065.56	**441.31%**
Paid/Partially Paid Dept's	Total (24) Dept's	$3,794,430.75	$2,422,317.84	**63.84%**

From the preceding, you can gauge that in order to have reached a break-even level (*i.e. $1 in premium paid = $1 in loss payment received*), the volunteer fire departments would have needed to pay premiums which were approximately ***4.4 times greater*** than what they had paid historically. Likewise, the paid and partially paid departments could have paid premiums which were approximately ***36% less*** than what they had paid historically. Note however, that as paid losses are being considered here, those amounts are not static and have the potential **to increase over time** as claims within this period continue to develop.

Now we will look at differences in paid and partially paid departments relative to volunteer departments with respect to claim data and particularly indemnity claims for the period of 1995 to 2005:

	Dept Members*	Claim Count	Claims per member
Volunteer Departments	10,980	2,576	0.23
Paid & Partially Paid Dept's	470	534	1.14

**(as of 2007)*

	Total Paid Loss	Dept Members*	Paid Loss per member
Volunteer Departments	$9,508,348.30	10,980	$865.97
Paid & Partially Paid Dept's	$2,406,469.73	470	$5,120.15

**(as of 2007)*

	Total Paid Loss	Claim Count	Average Paid Loss
Volunteer Departments	$9,508,348.30	2,576	$3,691.13
Paid & Partially Paid Dept's	$2,406,469.73	534	$4,506.50

	Total Paid Loss	Indemnity Paid Loss	Indemnity %
Volunteer Departments	$9,508,348.30	$3,467,381.25	26.72%
Paid & Partially Paid Dept's	$2,406,469.73	$1,437,027.86	37.39%

	Indemnity Paid Loss	Indemnity Claims	Avg. Indemnity Loss
Volunteer Departments	$3,467,381.25	429	$8,082.47
Paid & Partially Paid Dept's	$1,437,027.86	94	$15,287.53

	Dept Members*	Average Indemnity Loss	Indemnity per member
Volunteer Departments	10,980	$8,082.47	$0.74
Paid & Partially Paid Dept's	470	$15,287.53	$32.53

**(as of 2007)*

From the preceding table you can observe that:

- Volunteer Departments actually had fewer claim occurrences per member.
- Volunteer Department claims required a lower average loss payment.
- Volunteer Department claims have a much lower Indemnity payment on average.

From all of the information contained within this section (***impact of premium calculation on paid and volunteer firefighters*)** of the study thus far we can determine that:

- The historical rates for all stand-alone firefighter polices were inadequate (*as per the table on page 36.*)
- The method of applying those rates to volunteer firefighters (*minimum wage X hours served*) exacerbated this inadequacy. As claim data shows that, on average, volunteer firefighter claims are less frequent and less severe.

Post-transition period experience

Now let us consider the same topics for the post-transition period.

Under the former monopolistic method of workers' compensation rating, we made use of only 94 different industry classifications. When privatization occurred, and we selected the ***National Counsel on Compensation Insurance***, ***NCCI***, to become our rating and statistical organization for workers' compensation insurance for the State, we transitioned to a new classification system employing over 500 different class codes, some of which could be further broken down into standard exceptions such as clerical only workers, or workers whose primary exposure was as a driver (*as opposed to rating those employees with the same classification as the remainder of the employees of the employer, where these particular employees do not have the same exposure to the same hazards as the other employees do*).

Particularly for our purposes, the former method of rating all municipal workers (*regardless of their actual occupation under the municipality*) has ceased so that different classifications (*and thereby different rates per occupation*) can be utilized, and further those employees or volunteers who only perform clerical work for fire departments, and <u>do not</u> fight fires, etc are classed accordingly. Rates for the post-transition period are then as follows:

2006		**2006**
7704	Firefighters	$4.62
8810	clerical exception	$0.24
2007		**2007**
7710	Paid Firefighters	$4.26
7711	Volunteer Firefighters	$4.26
8810	clerical exception	$0.24
2008		**2008**
7710	Paid Firefighters	$4.24
7711	Volunteer Firefighters	$4.24
8810	clerical exception	$0.23

Since the policy types were historically segregated into stand-alone policies and city-based policies, we can graphically demonstrate this change (*again noting that clerical only exposures would now be under a markedly lower rate than either historic rate which had been previously utilized*.)

Again, we can consider the experience of the different departments only subsequent the transition period:

Stand Alone Policies	Total Dept's	3Year Paid Premium	3Year Paid Loss	3Year Paid Loss Ratio
Volunteer Dept's	397	$1,574,612.36	$1,166,788.23	**74.10%**
Partially Paid Dept's	6	$141,578.23	$20,383.14	**14.40%**

This table equates to the table that was previously provided on page 36. Again note that, these are paid loss ratios, and as such **are anticipated to undergo further development** over time. Paid loss to incurred loss development will be greater for those years which are most recent, and accordingly these paid loss ratios are likely to develop at levels which would be much higher than those years which were included in the pre-transition experience table would undergo development at.

Although classed under fire department classifications for the purpose of premium establishment as in the rate table from the preceding page, we were not able to receive loss data from ***BrickStreet*** in sufficient detail to separate firefighter losses from all other types of occupational loss for the city based policies, and accordingly are not able to utilize any of that data for this portion of the study. We do note however, that the same rates are applied to any department (*again whether issued on a stand-alone basis or as part of a city-based policy*), and would therefore anticipate that the results for these departments would be relatively similar to dividing the estimated historical premiums for these departments by the average of the historical rates (*thereby turning those premiums into payroll aggregates*), and then applying an average of the post-transition rates to those payroll aggregates and comparing these figures to the historical losses (*which assumes that rates and magnitudes of loss would not have undergone any changes in the post-transition period, although we know with certainty that statutory changes occurring in 2003 at a minimum would have some impact on losses for these most recent years.*) By performing the aforementioned procedure, paid loss ratios of 97% for the paid departments and 44% for the partially paid departments are achieved. So we could assume with some degree of confidence, that since the rates for these departments have decreased substantially in the post transition period (*going from an average of $6.15 in the 10 years prior to the transition, to an average of $4.37 in the 3 years since the transition*), that the relative loss ratio experience for these departments have generally degraded, although they will have most likely remained at a favorable level (*i.e. less than 1:1*) in the aggregate.

Again, we can look at differences in paid and partially paid departments relative to volunteer departments with respect to claim data and particularly indemnity claims for the period of 2005 to mid-2008:

	Dept Members*	Claim Count	Claims per member
Volunteer Departments	10,980	557	0.05
Paid & Partially Paid Dept's	470	33	0.07

**(as of 2007)*

	Total Paid Loss	Dept Members*	Paid Loss per member
Volunteer Departments	$791,111.70	10,980	$72.05
Paid & Partially Paid Dept's	$18,537.61	470	$39.44

**(as of 2007)*

	Total Paid Loss	Claim Count	Average Paid Loss
Volunteer Departments	$791,111.70	557	$1,420.31
Paid & Partially Paid Dept's	$18,537.61	33	$561.75

	Total Paid Loss	Indemnity Paid Loss	Indemnity %
Volunteer Departments	$791,111.70	$194,451.07	**19.73%**
Paid & Partially Paid Dept's	$18,537.61	$1,281.57	**6.47%**

	Indemnity Paid Loss	Indemnity Claims	Avg. Indemnity Loss
Volunteer Departments	$194,451.07	45	$4,321.13
Paid & Partially Paid Dept's	$1,281.57	4	$320.39

	Dept Members*	Avg. Indemnity Loss	Indemnity per member
Volunteer Departments	10,980	$4,321.13	$0.39
Paid & Partially Paid Dept's	470	$320.39	$0.68

**(as of 2007)*

We note that on average, the number of claims per member and the average indemnity payment per member remain lower for the volunteer firefighters. Note that in this post-transition period the data remains rather sparse, as only $18K in paid claims for **ALL** paid and partially paid departments are being examined here. Again, this is largely due to the absence of data from the city-based polices as mentioned previously, and accordingly claims data for only 6 partially paid departments are being considered above. Therefore, we find that **the historical data has much more credibility** in this respect.

It is worthy of note at this juncture that the method by which rates had been historically calculated for volunteer firefighters has not been changed by ***BrickStreet*** since the transition (*although the new rates themselves have been applied*). In other words, the payroll that is applied to each volunteer firefighter exposure is still currently being calculated as the state minimum wage times the number of hours which each volunteer is serving for the department. Although this procedure does not concur with the rule which was filed by ***NCCI*** for use in West Virginia, (*under which the rate of pay for a paid professional firefighter instead of a minimum wage rate of pay would be applied to the hours served per volunteer in order to create a payroll amount to apply per volunteer in rating,[further subject to a minimum charge of at least $300 per volunteer member] under the **NCCI** methodology*) as the strict application of the ***NCCI*** rule would clearly result in payroll figures per member which would be significantly higher overall (*i.e. effectively the difference between a minimum wage hourly rate and a paid professional firefighter hourly rate*), as a consequence commensurately higher final premiums for every volunteer fire department would also result under strict application of the ***NCCI*** rule, and further such premiums could likely exceed the levels which are necessary to pay for all expected loss and expense for this group.

It is also noteworthy that as of 2007, ***NCCI*** designated a new firefighter classification for paid firefighters and a separate new classification for volunteer firefighters as opposed to utilizing only a single one as had been the case historically. Although there is currently no difference in end-rates between the two classifications, it is anticipated that to the degree credible data can be obtained and aggregated which indeed demonstrates that a difference in rates between these two classes is justified, then the same will likely occur at that time.

Section Summary

In this section, we considered how premiums are calculated for workers' compensation insurance, and how payroll is an integral part of this calculation as claim payments between workers sustaining the same injury can vary by indemnity reimbursement amounts (*which will be based upon the actual lost wages of the worker in question.*) All of the fully paid departments, and half of the partially paid departments, maintain worker's compensation insurance via the policies of the cities where their departments are located. This is true of very few volunteer fire department policies historically. All other departments maintain stand-alone policies for workers' compensation insurance.

Historically, different rates were in existence for city-based policies as opposed to stand-alone polices, and no departments were permitted to utilize separate rates for workers with exposures to clerical duties only. This has changed with the transition to private market workers' compensation insurance, as all firefighter rates are the same, and any fire department with a clerical employee (*who performs no firefighting duties*) can now have such an employee rated commensurately as opposed to being required to pay a full firefighter rate for them. Accordingly, there is no disparate impact for workers' compensation insurance between paid firefighters and volunteer firefighters in terms of the classification rates which are applied.

There is an integral difference however in terms of premium calculation for paid firefighters and volunteer firefighters, and this occurs where the payroll of each type of firefighter is considered in the rating process. Paid firefighters are treated exactly the same as any other type of worker for the purposes of workers' compensation premium calculation (*i.e. their actual rate of pay per hundred dollars of such pay is applied to their classification rate in order to generate a premium to apply per employee.*) Accordingly, paid firefighters, as compared to all other manner of worker, are treated equivalently. However, volunteer firefighters, by definition, receive no pay by which to apply the firefighter classification rate. Therefore, the historical (*and also currently employed*) solution to this consideration is to instead apply a minimum wage times hours served figure to supplant for the missing payroll exposure basis. The effect of this method is ultimately to effectively **undercharge** premium for those volunteer firefighters who are gainfully employed at a rate of pay that is higher than the state minimum wage, as well as for those volunteers who may be actually employed at the state minimum wage, but who work on average more hours per week than they likewise serve as volunteer firefighters. This can be demonstrated in the table below:

Workweek	State Minimum Wage	Weekly Pay (gross)	Annual Pay (gross)
40 hours	$7.25	$290.00	$15,080.00
8 Vol Hours	$7.25	$58.00	$3,016.00

For any volunteer firefighter who is injured while serving their department, any necessary indemnity payment that is made to them will be based upon the wages of their regular employment. If we assume that the minimum wage worker in the table above will need to be indemnified for one week of missed work, and according to West Virginia statute is eligible to receive 2/3rds of their actual missed pay for that week, the worker in question can receive up to $193 in indemnity payment (*although if they only serve the volunteer fire department an average of 8 hours per week, premium paid into the workers' compensation mechanism by their department will have been based upon a much lower figure.*)

Although we have no data upon which to make any definite assertion, it is likely that a majority of volunteer firefighters are gainfully employed at a rate of pay that is either greater than state minimum wage, or may otherwise be at the state minimum wage, but who serve fewer hours as a volunteer firefighter than they do in the course of their normal employment. Again, as the currently utilized method reflects a state minimum wage basis, any volunteer firefighter who happens to not be employed (*be they unemployed, or more likely retired*) would likewise be effectively overcharged for in the calculation of premium for their department as no actual missed work indemnification is at risk for these particular volunteers, yet a significant degree of loss potential (*medical treatment, etc*) still does exist for these volunteers as well, so some treatment to apply to the per hundred payroll rate to their exposure to loss is definitely necessary.

The aforementioned ***NCCI*** premium calculation rule makes reference to the use of "similar" employment upon which payroll per volunteer is to be based. Employment similar to a volunteer firefighter can only then be assumed to be that of a paid professional firefighter. Again, utilizing this method however you will likely result with the same types of disparities as before, but at a different level as those volunteers who are normally paid less in their regular employment than an average paid firefighter rate of pay would be effectively overcharged for by the application of paid firefighter payroll, and those who normally receive a higher rate of pay from their normal employment pay than an average paid firefighter rate of pay would be effectively undercharged for by the application of paid firefighter payroll. This is simply because indemnification for lost wages is predicated upon the actual wages of the injured volunteer, and not minimum wage or paid professional firefighter wage unless those two rates of pay happen to be the same for a given injured volunteer firefighter. In our findings from the historical data, we noted that indemnity payments received by paid firefighters exceeded **on average** those received by volunteer firefighters. Therefore, it is likely that in the aggregate, applying paid firefighter wages to form the basis of payroll for the calculation of premium of volunteer firefighters (*i.e. strictly following the **NCCI** rule*) would likely overcharge for the exposure of volunteer firefighters in the aggregate as well.

The impact of the number of hours worked per volunteer,

As indicated in the previous section, the number of hours worked per volunteer is currently utilized in the calculation of workers' compensation premium for volunteer firefighters. Those hours are utilized as a unit of exposure to loss. The principal behind this measurement of exposure is relatively simple. Let's assume that you have two workers who perform the same task and are remunerated with the same rate of pay. In our example, we will consider two delivery truck drivers. Each driver has the same amount of driving experience, drives the same kind of truck, and makes deliveries along the same route at the same times of the day. However, one truck driver does this 5 days a week for 8 hours a day and 50 weeks out of the a year (*a total of 2,000 work hours*), but the other driver only does this for 2.5 days a week for 4 hours per day and 25 weeks out of the year (*a total of 250 work hours*). Which driver then is more likely to experience a workplace injury such as a motor vehicle accident? Again, all other things being equal, the increased exposure of the 2,000 hours per year driver is much more likely to experience an injury simply due to their increased exposure. If the rate of pay is equivalent for the two drivers, the total payroll per each driver (*which is applied to the class rate in order to obtain the workers' compensation premium for each worker*) will reflect the difference in the number of exposure hours between the two workers without the need for further adjustment.

This consideration is no different as respects volunteer firefighters. The same principal applies in that the more hours that a firefighter spends serving the volunteer fire department, the more likely they are to experience an injury while doing so. Where disparate impacts between volunteers may be likely to occur however would be in the tasks which the volunteers are performing while serving the volunteer fire department. For example, if two volunteer firefighters each spent 8 hours last week serving the department, but one volunteer did so by responding to 2 fire calls and 1 motor vehicle accident, while the other volunteer (*who for whatever reason was unable to respond to those same calls*) spent 3 hours washing the fire truck, 4 hours waiting around in the fire department on standby duty, and 1 hour filling out paperwork. In this example, are the two volunteers exposed to the same hazards and risks of injury? Obviously they are not, but in terms of utilizing the number of hours worked per volunteer in the calculation of workers' compensation premium, whereby the same rate will be applied to 8 hours of exposure for each member, they will effectively be treated the same.

It is not reasonable however, for each volunteer fire chief, or each volunteer firefighter themselves, to keep such intricate records of their daily volunteer activities (*i.e. what exactly they were doing, how long they did that, etc*) and to then have an insurance underwriter scour through these details to be able to apply different rates for the myriad of exposures faced for every volunteer on an annual basis. Nor is such disparate individual exposure treatment likely to have a significant impact in the aggregate because as per the section above, they are only being rated at a minimum payroll exposure basis to begin with.

While responding to fire calls is likely to be one of the more innately dangerous activities that each volunteer firefighter is exposed to, it is not the only exposure that has a potential for workplace injury. Going back to our historical claims data, we can look at all claims which can be classified according to exposure.

For all types of departments (*Volunteer, Paid, etc*) the claim frequency is as follows:

Firefighter Exposures	Claim Counts	Percent to Total
Firefighting operations	1,659	52.99%
Motion Injuries (unspecified causes)	706	22.55%
Equipment Injuries	342	10.92%
Vehicles	279	8.91%
Firehouse premises	95	3.03%
Training	28	0.89%
Other Activities	22	0.70%

As you can see, the majority of claims do pertain to injuries that were sustained while firefighting or while providing first responder services. Some particular claim examples that would fall under this category are: exposure to heat or smoke (*resulting in heat exhaustion, smoke inhalation, etc*.) exposure to biohazards (*of injured patients*), injuries sustained while carrying/lifting patients, struck by falling objects at the fire scene, etc.

However, the potential for injury while performing duties other than firefighting tasks is also apparent from the claim counts per exposure above. For example, there were 452 claims that were simply caused by falls (*where the scene of the fall was unable to be determined—these fall under the Motion Injuries category*), there were 139 claims that were caused by injury sustained from a fire hose (*these fall under the Equipment Injuries category and were unable to be further classified as to whether the hose was being used at a fire, for training purposes, or for equipment maintenance, etc.*) there were claims where injury was sustained while participating in a parade, setting off the 4th of July fireworks, (*categorized as Other Activities*) and also claims arising from performing routine maintenance tasks on the fire department building or the fire trucks (*firehouse premises category*).

Accordingly, to wholly dismiss these types of exposures from being accounted for in the calculation of workers' compensation premiums by omitting the actual time (*exposure*) that each volunteer firefighter in fact does have to these sorts of losses, would result in overall premiums which would be commensurately inadequate for the resulting loss experience for this group. Being that, the overall historical loss experience of volunteer fire departments as compared to their overall historical premiums paid has not been favorable (*although it has clearly relatively improved recently*) such an adverse impact would make volunteer fire department risks even less attractive to the workers' compensation private market, as the combined experience of the entire 13 years that were considered for this study for volunteer firefighters in particular was:

	Total Dept's	13-yr Paid Premium	13 Yr Paid Loss	13 Yr Paid Loss Ratio
Volunteer Dept's	397	$3,662,709.25	$10,381,853.79	283.45%

Again note that this is a paid loss ratio, and therefore the paid loss amounts being considered here are anticipated to increase over time, whereas the premiums which have historically been paid will remain static.

Treatment of nonactive or "social" members of a volunteer crew

As no West Virginia statute or regulation provides that a volunteer fire department clearly has immunity from liability arising from injuries sustained by a "non-active" or "social" member of a volunteer fire department while serving that department in such a capacity, it follows that a volunteer fire department indeed does have a workers' compensation exposure from such members. While the historic workers' compensation claims data provides fairly little detail with which to clearly segregate claims between "non-active" members and active members, it is clear that, in detailed review of the historical claims, and in accordance with the preceding, those types of claims have been filed historically and further have been found to be compensable to the injured parties with some degree of frequency.

As an example, in looking at the historical claims for volunteer fire departments only, we were able to locate 6 claims (*all of which were ruled compensable and all of which were paid*) that occurred while participating in a fundraising activity of some sort for the volunteer fire department. All six of these claims involved the hazard of "cooking", and all of which were incurred by females who had an average age of 40 years old. While it is not impossible that all of these individuals were also active members of the respective volunteer fire departments at the time of injury, it is perhaps more likely that at least some of them were instead "non-active" or "social" members of those respective departments.

As the existence of an exposure to workers' compensation loss for volunteer fire departments from "non-active" members is fairly clear, an issue of how those members are (*or should be*) treated for the purpose of workers' compensation premium calculations (*if at all*) appears to be present. Accordingly, it is our understanding that the current treatment of such members is to likewise aggregate their hours of service to the volunteer fire department (*as is done for active members*) and to then proceed to multiply those hours of service by the state minimum wage in order to generate a payroll figure for these members as well. Those payroll figures are then in practice multiplied on a per hundred basis to the firefighter classification rates. However, as these members are, as per their categorization, not active members of the departments who also participate in firefighting activities, it is therefore abundantly clear that they do not have the same exposure to the same frequency or severity of losses as do the active members.

As volunteer fire departments, by their very nature, frequently participate in fundraising activities in order to be able to support themselves financially, we can somewhat safely assume that all volunteer departments will do so (*and will continue to do so*) although some departments will invariably do so with more or less frequency than do others. Accordingly, if the workers' compensation premiums (*meaning exposures multiplied by rate*) charged per department can be adjudged to be adequate in the aggregate (*meaning that all premiums for all volunteer departments combined as compared to all losses for the same departments combined are found to be equivalent or greater*) without the need for any specific or special consideration being made for any "non-active" or "social" members of any department, then any continuing necessity for monitoring the activities of such members is eliminated.

Specifically, in examining the historical data we find that there are 272 volunteer departments that we have a full complement of historical premium as well as loss history for. If we were to take the total historical losses for all of these departments, and then to generate a per year average loss amount for the group (*dividing the total for all years by the amount of those years, or 12.67 years in this case*), and then proceed to divide the per year average loss amount for the group by the number of volunteer firefighters that are in the group (*using the 2007 membership figures for each department as reported*

*to the **West Virginia State Fire Marshall's Office)***, we can generate a loss cost (*dollar amount needed to pay for loss*) that can be applied on a per member (*i.e. per capita*) basis that should be sufficient to pay for all historical losses for this group if the total number of members in the group remains relatively stable over the years. As insurance is a business that must generate sufficient revenue to pay expenses as well as to remain profitable, those considerations must likewise be built into the per member loss costs. In our example, we can make use of the Loss Cost Multiplier (LCM) that was employed by BrickStreet in 2007 (*who actually wrote these accounts*) to represent a necessary expense loading that an insurer might employ for those purposes by multiplying the per member loss cost by the sample LCM figure. This process can be demonstrated as follows:

Total (272) Dept's	All Years Incurred Loss	Per year loss	2007 Volunteers per Dept
	$10,421,547.93	$822,537.33	7,466
		Per Capita Loss Cost	$110.17
		LCM	1.17
		Per Capita Rate	$128.90

This method is simplistic and straightforward and eliminates any need to measure any activity of the number of hours served, etc by the "non-active" or "social" members of the volunteer fire departments to the degree that the loss experience of those members is already included in the "***All years incurred loss***" figure for these departments in the calculation, and also to the degree then that the per capita rate is found to be sufficient to cover all losses. As an additional benefit of employing such a method, not only is the need (*and therefore necessary additional time and administrative burden*) of tracking the hours and activities of "non-active" members eliminated, for both the volunteer fire department as well as for their insurer, but further the need for doing the same for the active members is likewise eliminated as their existence alone (*per capita*) is being employed to generate premium. Now that we have generated a per capita rate, we can compare the premium that would be generated by this rate to the losses for these departments and determine the adequacy of the rate. Specifically:

Total (272) Dept's	2007 Vol's per Dept	Per Capita Rate	Annual Premium Generated
	7,466	$128.90	$962,368.67

All Years Premium	All Years Incurred Loss	All Years Loss Ratio
$12,193,211.08	$10,421,547.93	85.47%

From the preceding table, the process utilized is to multiply the number of volunteers by the per capita rate to generate an annual premium amount. Then taking this annual figure and extending it for the 12.67 years of loss (*i.e. annual number times 12.67*) to create a premium amount that would have been generated for the 272 departments if their membership would have totaled 7,466 for every single year being considered. Now we compare that premium to the corresponding loss amount by dividing the loss figure by the premium figure and find that the loss ratio would be a favorable 85%. This means than 85% of the premium figure would be utilized to cover all losses, and the remaining 15% would be utilized for the expenses of the insurer in writing and servicing this business (*and to the degree that the insurer's expenses were less than 15%, profit margin would be generated for the insurer*.)

A simple per capita method would solve two historical problems:

Q1): How do we treat "non-active" or "social" members of the volunteer fire department?

A1): The losses of those members (*and therefore their "if any" exposure basis*) is built into the rates, for all departments so you do not need to track them or otherwise account for them, etc.

Q2): Do we need to track the number of hours served per active member of each of the volunteer fire departments?

A2): No. Again, the number of hours served per active member (*whatever those hours might have been*) have ultimately resulted in the losses upon which the per capita rate was predicated. Accordingly, to the degree that the hours of exposure for all members in the aggregate either increase or decrease in the future, therefore resulting in more or less loss in the future, then future rates (*being calculated under the same methodology*) would likewise account for any such change in hourly exposure.

However, as any method of spreading risk by which not all metrics are gauged (*as in our case, proposing to only vary the premiums between volunteer fire departments simply by the number of members that each department has*) some degree of cross-subsidization between departments would be permitted to occur. Going back to our example of the differences that can occur in exposure between two similar risks (*the two truck drivers from page 44*), we can presume that if we likewise had two volunteer fire departments, each of which had 20 members, that under the per capita method they would each be paying the same amount of premium. However, if we further presume that one of these departments is responding to an average of 5 fire calls per year, whereas the other department is responding to an average of 30 fire calls per year, that the increased exposure on a per member basis of the department responding to the average of 30 calls is also likely to result in an increase in loss of this department relative to the other department. Accordingly, to the degree that this material difference in exposure remains unaddressed by the premium calculation methodology being employed, (*as it would be under a per capita only method*) then it could likewise be found that the department responding to an average of 5 fire calls per year will be paying relatively more premium than its share of the losses were, whereas the department responding to an average of 30 fire calls per year will be paying relatively less premium than its share of the losses were.

The issue which therefore must be addressed here is what degree of subsidization is truly material to the risks that are being insured (*i.e. are determined to effectively be fair or unfair between the individual departments*) and therefore should be reflected in their premium calculations, and by what degree should each exposure be permitted to vary without requiring any differences in premium. For example, is it really necessary to track all of the time served by these "non-active" members if nearly all departments have them and rely upon them to some degree? Further, if losses for "non-active" members are not significant in the aggregate (*to which we clearly find that there is no evidence to suggest that there is*) then what is really gained by the time consuming process resulting in the application of a little more premium to those that utilize these sorts of members more frequently than others. Further, what is gained by assuming that "non-active" members have the same exposure to loss (*i.e. via the application of firefighter rates*) that active members do when it is abundantly clear that they do not.

While the rate per volunteer firefighter which we calculated above *appears* to be at a reasonable level (*and was shown to be adequate in the aggregate within the small group that it was tested in*), the obvious question then is how do the premiums that the departments are paying now compare to the per capita premium that would be generated by utilizing that per capita rate? This can be easily measured by comparing the total premiums which the 272 departments had paid in the most recent full year (2007) to the annual premium that would be generated for these departments under the per capita method using that per capita rate. Accordingly:

Total (272) Departments	Per Capita Premium generated	2007 Premium Paid	Difference
	$962,368.67	$563,085.86	170.91%

Clearly, employing the per capita rate calculated above would result in premiums which were much higher on average than the premiums that were paid by these same departments in the most recent year. Further, in reviewing the differences in premium that would be generated at the individual department level, the smallest change in premium that would occur was only +6.55%, but the greatest change in premium was +977% (*with fully more than half of all individual premiums increasing by more than 300%*).

There are a couple of conclusions that can be drawn from this comparison. Foremost, the effective per capita rate that results from the current premium calculation methodology being employed is nearly half of that which we calculated above:

Total (272) Departments	2007 premium	2007 Vols per Dept	Effective Rate
	$563,085.86	7,466	$75.42

Secondly, if the average level of aggregate historical loss for this group ultimately occurs for 2007 (*although we believe that certain statutory changes have reduced the likelihood of this*), the 2007 aggregate premiums would likewise be found to be similarly inadequate for this group:

Total (272) Departments	2007 premium	Historical per year loss	Loss Ratio
	$563,085.86	$822,537.33	146.08%

The feasibility of combining various volunteer departments under a single policy

There are quite a few both positive and negative outcomes that would likely result from the combination of more than one, or even all, volunteer departments within a single workers' compensation insurance policy. However, it is probable that negative outcomes, and those with no real material benefit, will likely outweigh the potential positive outcomes.

Negative outcomes or outcomes that have no material benefit.

1) Under the current ***NCCI*** rules for writing workers' compensation insurance in West Virginia (*which the Offices of the West Virginia Insurance Commissioner has approved, and further which generally do not vary by state*) in order to be able to combine more than one entity (*or in this case volunteer fire department*) within a single policy, those entities must be under common ownership. The reason for this is the strict liability relationship that exists between an employer and an employee (*or in this case volunteer*). A workers' compensation insurance policy provides the benefit required by state statute to employees of an employer (*i.e. a named insured*), and in exchange for providing these benefits to their employees, the employer receives immunity from liability under the same statute for work-related injuries that their employee may sustain. If departments A, B, and C are not under the control of common ownership, and a policy was issued in the name of department A only, then departments B and C could be found to not have any immunity as per West Virginia statutes and therefore remain at substantial financial risk. Accordingly, all volunteer fire departments wishing to be combined might need to undergo corporate changes to become commonly owned (*ultimately involving their real and personal properties as well as their individual finances*) otherwise in order for such a policy to provide coverage to all departments, the policy would have to list every department that was being combined specifically as a named insured (*which would also have the impact of effectively splitting the limits of any Employers Liability Coverage on that policy between all of the combined insureds, as that coverage is limited to a dollar amount.*)

2) Assuming that every department would still receive a copy of the combined policy, no premium savings (*or minimally no substantial difference in premium*) would result from having a combined single policy as opposed to all of the multiple policies that currently exist. (*In fact, mailing costs alone might increase as it is noted above that the combined policy may need to list every participating department separately and therefore use more paper and weigh more*) The costs inherent to all of the policies that exist currently would still be needed to be funded by the single policy. The same premium calculations would apply per each participating department, the same auditing costs would still apply per each department, the same costs to service the combined policy and all of its members would apply, as would the same overall claims handling expense, etc.

3) A combined volunteer fire departments policy generating at least $4,500 in annual premium (*or an average of $9,000 over the two most recent years*) would qualify for experience rating under ***NCCI*** rules. Experience rating is a process where the loss experience of a given risk is compared to the experience of all other risks (*expected loss*) for other risks within the same classification. If the experience of the risk is consideration is worse than expected, then that risk is debited (*i.e. its premium increased relatively*), if the experience of the risk was instead better than expected, then that risk is credited (*premium decreased relatively*). Overall, the impact of experience rating is balanced within the loss costs so that the net impact of experience rating to the entire worker's compensation system will be nil. In looking back at the 272 volunteer fire departments that we had continuous experience for, as of 2007 alone, only 6 percent of these departments were generating sufficient premium to be experience rated. If all volunteer fire departments were combined under a single policy, there would be no other policies with the same classification to compare them with, so the experience rating factor would become 1.00 (*no change*) and would have no benefit to those departments that weren't experience rated before, would have a negative impact for any department that was experience rated previously and was receiving a credit for their good experience, and a positive impact for any department that was experience rated previously and was receiving a debit for their poor loss experience. Similar outcomes would occur if only certain volunteer fire departments were combined under a single policy, and others were not depending, on the relative experience of the two groups. For example, assuming that only the departments with the best experience were included in the combined policy and that only the departments with the least favorable experience were omitted from that policy. As before, 94% of all such policies do not currently qualify for experience rating, so the net impact here would be to apply an experience rating credit to the combined policy, still not experience rate the majority of the stand alone policies, but increase the loss costs for all polices commensurate with the size and impact of the experience rating credit that was being received for the combined policy (*as again, the net class level impact is re-set to 0.*)

4) Additional administrative burdens would likely arise under a combined policy. As a single policy generally has a single premium that requires single payments, what would be done if one of the departments did not contribute their portion of the premium in a timely manner? Could the lack of sufficient total premium payment result in the cancellation of the entire policy? Would the insurance company issuing the single policy receive combined premium payments from just a single source, or would multiple checks be received and need to be reconciled for the policy? Who would have the authority to make policy changes from the perspective of the insured such as address changes or volunteer changes, etc? These considerations already have known and common answers under the one policy to one insured system, but would need to be addressed under a multiple insured's system.

Potential Positive outcomes

1) If the administration of such a combined policy were to be focused through a single point (*from the perspective of the insured*), such a mechanism would have the ability for certain increased efficiencies. For example, the administrator could combine individual department premium payments into a single payment for the purposes of remitting premiums to the insurer. The administrator could receive a single copy of the policy from the insurer and distribute the same to the departments individually. The administrator could coordinate and facilitate communication between the individual departments and the insurer. The administrator could maintain volunteer records for all of the departments and relay such information to the insurer for the purposes of premium calculations and premium audit, etc.

2) Were the combined departments able to appropriate funding specifically for their workers' compensation premiums, disbursement of those funds would be simplified.

3) All departments in the combined policy would have a common policy number, effective and anniversary rating dates, and premium due dates, etc.

4) The premium volume of such a combined policy (*over $500K in 2007 for the 272 contiguous data volunteer fire departments alone*) would make this risk more attractive and thus more marketable to insurers and insurance agents in the workers' compensation open market.

Availability and cost of providing workers' compensation coverage to volunteer fire departments

At this time, the availability of workers' compensation insurance to volunteer fire departments in West Virginia is not a significant issue. Pursuant to §23-2C-15(b), ***West Virginia Employers Mutual Insurance Company: DBA BrickStreet Mutual Insurance Company*** is required to continue to offer workers' compensation insurance to all state and local governmental bodies, (*volunteer fire departments being included here in accordance with §23-2-1(a)*), until the 30th day of June, 2012. As such, no concerns with the ability to obtain coverage should exist for these entities at this time.

As with all other state and local bodies however, volunteer fire departments are likewise precluded from obtaining insurance from any other insurer until 2012 as well (*assumedly and minimally to provide a certain degree of financial stability to our newly created and domiciled insurer, by guaranteeing a book of business for it for several years subsequent to its creation*.) ***BrickStreet*** does have the ability to cancel any state or local policy (*including volunteer fire departments*) for non-payment of their respective workers' compensation premiums, but again as per the statute, ***BrickStreet*** must continue to agree to extend an offer of coverage to any such entity once the premium issue has been successfully resolved (*i.e. they cannot refuse to sell another policy to the entity in accordance with the statute for any reason other than the payment of the requisite premium*.)

According to this same statute however, beginning on July 1, 2008 (*which was extended by mutual agreement between* ***BrickStreet*** *and the* ***Offices of the West Virginia Insurance Commissioner*** *until January 1, 2009 so that a mechanism to provide coverage to any employer who is unable to obtain coverage in the voluntary market could be established*) ***BrickStreet*** can decline to offer coverage to any entity other than the state or local policies noted above for any reason. Further, this same ability to decline to extend an offer of coverage will be available to ***BrickStreet*** for any state or local policies as well beginning on the 30th day of June, 2012. At that time, availability of volunteer fire departments to obtain workers' compensation coverage may become an issue as ***BrickStreet*** could make a business decision to not renew a workers' compensation policy for one, several, or even all volunteer fire departments at that time, or at any time thereafter. Conversely, a volunteer fire department might receive an offer to renew their policy from ***BrickStreet*** after the 30th day of June 2012, but that volunteer fire department could also decide at that time to obtain it's workers' compensation coverage elsewhere instead (*i.e. the previous preclusion for obtaining coverage from any other private insurer will no longer exist after the 30th of June, 2012*.)

Therefore, starting on July 1, 2012 and thereafter, several different outcomes are possible. Volunteer fire departments may receive offers to renew from ***BrickStreet***, but could instead receive notices from them that their coverage will indeed not be renewed upon its upcoming expiration and that they should therefore begin to seek coverage elsewhere. This could happen to certain departments only, but could likewise occur for any, all, or no volunteer fire department if ***BrickStreet*** so chooses. The volunteer fire departments themselves can begin to obtain workers' compensation coverage from private insurance companies other than ***BrickStreet***, or instead choose to continue to obtain their worker's compensation coverage from ***BrickStreet***, provided that ***BrickStreet*** has agreed to do so by the extension of an offer to renew to with the department.

If a volunteer fire department's coverage with ***BrickStreet*** is not renewed by ***BrickStreet***, and that department has thereafter been declined an offer of coverage (*after having requested the same*) from at least one other insurer in the marketplace, then the volunteer fire department will become eligible to obtain coverage through the residual market mechanism which was mentioned in the previous paragraph. However, that mechanism is intended to be the market of last resort, and as we are a mandatory coverage state for workers' compensation coverage we must then employ some means by which an offer of coverage can be guaranteed for all employers (*including any volunteer fire department.*) Yet, the rates that will be available to a volunteer fire department (*or any other entity for that matter*) should be higher within the residual market mechanism than the rates that they would likely be able to encounter within the voluntary market, if they are indeed able to do so, but again, this mechanism is only intended to function as a stop-gap measure, and thereby guarantee that coverage will be available to all employers (*not that it will necessarily be affordable to all employers*).

Accordingly, what will make a policy of workers' compensation insurance for a given volunteer fire department, or for all volunteer fire departments as a group for that matter, attractive risks to insurers? The answer is that, insuring these risks must be profitable from the standpoint of the insurer. As insurance is a business, and like any other business a self-funded entity that doesn't make money won't be a self-funded entity for long, an insurer who believes that a certain risk or group of risks will not be profitable for them in the long run is unlikely to offer to insure those risks to begin with.

Although West Virginia is a brand new market for workers' compensation insurance, we did observe immediate activity in our marketplace as soon as it opened up for competition starting in July of this year. While that activity has been somewhat tentative to date, and obviously only applies to the non-state and local government business in our state at this point, the ***Offices of the West Virginia Insurance Commissioner*** is aware that certain companies seem to prefer to specialize in certain segments of business (*as an example, commercial trucking risks*), and that when they do so they also prefer to do this across different lines of insurance (*for example, commercial auto liability insurance for the trucks, workers' compensation insurance for the truck drivers, cargo coverage for the materials that the truckers haul, etc.*) It is common in the insurance industry, that an insurer is willing to write a marginal line of business (*such as Homeowners insurance was frequently viewed to be in the past for personal lines insurance*) in order to then be able to write a more profitable line of business for the insured as well, such as also writing their auto insurance or life insurance, etc. However, at this point in time (*and as the state and local workers' compensation markets are not open to competition*) we are unaware of any insurer who wishes to specialize in writing insurance for volunteer fire departments (*and their fire department buildings, and their fire trucks, as well as their workers' compensation insurance, etc. which would as a package deal allow the workers' compensation piece itself to be less profitable individually that it would otherwise and still remain attractive to insurers.*) While insurance companies with a preference for writing volunteer fire departments might exist and may emerge when that market opens to competition, we are not aware of the existence of any such insurance companies at this time, although admittedly, the fire departments themselves may be.

However, what needs to exist at the time when our market opens up to competition for volunteer fire department's workers' compensation insurance in the future will be favorable loss experience for the volunteer fire department group overall. As even a company who prefers to specialize in a certain line of business is not willing to write every manner of that business that they may encounter in the marketplace if it is not, or cannot be perceived to be manageable to be, at a profitable level. This then plays directly into the second half of the topic for this section, what is the current cost of providing workers compensation insurance to the volunteer fire departments?

There are two answers to this question. What is the current cost for providing workers compensation insurance to the volunteer fire departments? As well as, what is the cost of workers compensation insurance for the volunteer fire departments that would be necessary to offset their expected losses? In order that, the loss experience for these departments in the aggregate is not such that it may lead to an availability crisis in the near future. Foremost, we can aggregate the premiums that were paid for workers' compensation coverage by the volunteer fire departments during 2007 (, *or on a per department basis if no payment appeared for 2007, by using the most recent year that an average payment was made by that department instead.*) By doing this we find:

Total (409) Dept's $753,535.78

Accordingly, we observe that 409 volunteer fire departments (*having stand-alone policies*) paid a total of $753 thousand dollars last year for their coverage. Since the question applied to all volunteers, we must also consider payments that were made by the partially paid departments (*having both paid and volunteer members*) during 2007.

Total (18) Dept's $1,092,853.01

As a significant portion of the premium of the partially paid departments is likely attributable to the paid employees of those departments, and further we do not know the actual number of paid versus volunteer members per each of these department, the costs of their volunteers to the system will therefore need to be estimated. As we know that the 409 volunteer departments had reported their numbers of members per department to the ***West Virginia State Fire Marshall's Office***, we can then determine that those 409 departments reported a combined 10,829 volunteer members for 2007. Accordingly, in 2007, the average volunteer fire department paid premiums which were equivalent to $69.58 per member *($753,535.78 / 10,829*). Further, we can likewise find that the partially paid departments (*reporting a combined membership of 590 members*) paid premiums that were equivalent to $1,852.29 per member *($1,092,853.01 / 590*). Assuming that the average cost per volunteer would be no different for a partially paid department, then the cost relationship between the paid and the volunteer members of the partially paid departments should then be 96.24% for paid members and 3.76% for volunteer members as $1,852.29 / 69.58 = 3.76% (*volunteer*) and $1852.29 – 69.58 = $1,782.71 (*then divided by the total again*) where $1,782.71 / $1,852.29 = 96.24% (*paid*). We can then apply this costing estimate to the 2007 total amount of premium for the partially paid departments and find that as much as an additional $41,055.14 (*3.76% of 1,092,853.01*) may have been paid for the volunteer firefighters of partially paid departments.

Accordingly, our estimate of the total current cost for providing workers compensation insurance to the volunteer fire departments is $794,590.92 or just over $70 per volunteer fire fighter (*where there are 10,829 VFD members plus an estimated 468 volunteer members [average of 26 volunteer members per volunteer department X 18 partially paid departments]*.)

		2007 premiums	2007 members
Volunteers	Total (427) Dept's	$794,590.92	11,297

The second question, what should the cost to insure the volunteer fire fighters be, can be addressed as follows. As we know that statutory changes have lead to reductions in workers' compensation losses in West Virginia overall, where loss levels subsequent to those changes are not anticipated to continue to reflect the loss levels which existed prior to those changes, we can look at only losses which have occurred since the most recent of those changes (*2003*) and draw our conclusions accordingly.

So for the wholly volunteer fire departments:

		Total Loss Paid	LDF	Ultimate Loss	Claim Count	Avg. Loss
Volunteer Only	2003	$663,530.89	1.198	$794,914.89	239	$3,326.00
	2004	$473,568.49	1.222	$578,816.91	194	$2,983.59
	2005	$481,843.10	1.267	$610,351.40	242	$2,522.11
	2006	$323,666.57	1.393	$450,843.88	184	$2,450.24
	2007	$563,929.17	2.357	$1,329,314.79	227	$5,856.01

Then to estimate volunteer fire fighter losses from the experience of the partially paid departments:

		Total Loss Paid	LDF	Ultimate Loss	Vol Loss (@ 79%)	Claim Count	Avg Loss
Partial Paid Depts	2003	$24,073.03	1.198	$28,839.67	$22,876.21	28	$817.01
	2004	$90,140.48	1.222	$110,173.79	$87,392.09	34	$2,570.36
	2005	$23,570.46	1.267	$29,856.74	$23,682.97	31	$763.97
	2006	$6,650.29	1.393	$9,263.37	$7,347.89	11	$667.99
	2007	$8,582.00	2.357	$20,229.81	$16,046.70	11	$1,458.79

Under the key assumptions that:

LDF =Loss Development Factors

LDF's are as employed by NCCI in most recent loss cost filing for WV

IF Partially Paid Dept's have:	*590 Members*	
and if Vol Dept's Average	*26 members*	
Then 18 Partial Dept's have:	*26 x 18 Members or 468*	
So Loss may be	*468 / 590 per member for volunteers or*	*79.32%*

Resulting in the following total estimates for loss for all volunteer fire fighters in West Virginia:

		Ultimate Loss
All Volunteer Loss	2003	$817,791.10
	2004	$666,209.00
	2005	$634,034.37
	2006	$458,191.78
	2007	$1,345,361.48
	5 yr	$784,317.55
	3yr	$812,529.21
	2 yr	$901,776.63

Now whereas our current estimate of the premiums paid for workers' compensation insurance for volunteer firefighters as of 2007 was $794,590.92, and if the average ultimate loss for volunteer firefighters over the most recent three years will be $812,529.21, then the premiums received for volunteer fire fighters in 2007 will be deficient to loss alone by 2.26%. Further note that this deficiency does not contemplate the payment of those expenses which were necessary to write and service these policies, nor to be a profitable segment of business as previously noted.

Now going back to our per capita model from earlier in this study, we can calculate a loss cost for volunteer firefighters in West Virginia based upon the anticipated ultimate loss experience of the most recent 3 years and the average total number of volunteer firefighters over the past 3 years, or:

3 year Volunteer Loss	$812,529.21
3 year Average Volunteers	11,345
Loss Cost per Volunteer	$71.62
LCM	1.17
Per Capita Rate	$83.80

Note that this calculation of a per capita rate results in a much lower per capita rate than the previous model. This is primarily driven by the difference in the total number of volunteers that would need to pay the per capita rate in order to achieve adequate overall results. Specifically, our earlier model only considered a segment of all volunteers (*only 272 volunteer departments were considered in that calculation*), yet the particular segment being considered by that model also produced similar total loss results. This indicates that that those departments which were not included in the earlier calculation would have had much better loss experience on average than those which were included in the calculation.

In conclusion, the current rates (*meaning the loss cost of $4.26 times the number of hours served per volunteer times the number of volunteers*) which was paid by the volunteer fire departments as of 2007, (*a premium of $794,590.92 for a total of 11,297 volunteer fire fighters; equivalent to $70.34 per member per year*) are shown to result in premiums which are effectively **deficient by 19.14% overall.** Accordingly, to the degree that the historical loss experience of a given department is adjudged to be unprofitable by ***BrickStreet*** or any other insurer starting in 2012, that department becomes increasingly likely to experience difficultly in obtaining workers' compensation coverage (*i.e. have availability issues*) within the voluntary marketplace.

The issue of wage replacement for volunteer firefighters

In accordance with Chapter 23 (***Workers' Compensation***) of the Code of West Virginia, an employee who has sustained a workplace injury becomes eligible for the reimbursement of any lost wages that are realized as a result of such injury. Briefly, the basis upon which such wages are reimbursed for worker's compensation payments (*indemnity benefits*) are calculated at effectively 2/3^{rds} of their normal (*pre-tax*) rate of pay. This reimbursement basis extends to all injured workers in West Virginia and therefore would necessarily include any volunteer firefighter as well.

As addressed in the **Impact of the Premium Calculation** section, and particularly when considering non-volunteer workers, the standard practice for calculating premium for workers' compensation insurance is to apply a classification rate for an employee to a per hundred figure of the actual payroll which that employee receives in remuneration from their employer. Again as previously noted, the principal behind this concept is that the rate of pay of an employee will have an impact on the potential indemnity benefit that such an employee could receive subsequent to injury. This method is particularly attuned to the employee-employer relationship, as the employers are the ones who pay the payroll of the employee to begin with, and therefore have that information readily available for all of their employees.

It is therefore reasonable to assume, that the same principal (*using a per hundred payroll rate*) should likewise apply to volunteer organizations as well. As when a volunteer member of an organization sustains a workplace injury, our statutes provide no guidance to the contrary that either the injured volunteer is not eligible for wage replacement, nor that any disparate method for the calculation of any such wage replacement benefit is to instead be utilized in such an instance. Therefore, the historical claim practice in West Virginia has been to pay lost wage (*indemnity*) benefits to injured volunteers, and further to do so based upon the volunteer's rate of pay in their normal employment. Further, any volunteer who does not have normal employment (*such as a volunteer who is unemployed or one who has retired from employment*) would receive no lost wage benefit payment, as no actual loss of wages could be realized for such an injured volunteer (*i.e. they don't receive an offsetting wage benefit because they don't suffer financial loss from having to miss work due to their injury which was sustained as a volunteer*.).

There are however, several issues that arise out of attempting to utilize actual regular employment payroll for volunteers. Foremost among these is that the volunteer fire department (*effectively acting as the employer in this case for the purpose of workers' compensation rating*) does not have access to the regular employment payroll records of its members (*as they do not pay that payroll to those members*) as would a regular employer. Secondly, as indicated in the paragraph above, there is a potential that certain volunteers will have no regular payroll with which to calculate a premium. Yet by not accounting for potential differences in indemnity payments between otherwise like volunteers, indemnity payments made to volunteers that were made based upon high rates of pay will necessarily have to be subsidized by the premiums paid for all volunteer risks, and effectively more so for those volunteer risks that have a lower exposure to indemnity loss (*by having relatively lower rates of pay*), and even further so by those volunteer risks who have no exposure to indemnity loss (*as they are without regular employment*.)

As we had noted above that volunteer firefighters do qualify for wage replacement arising from injuries that they may sustain in their services as volunteers, and further that any such indemnity payments which have been made to volunteer firefighters are currently included in the aggregate loss data (*and thereby the class rates effectively achieved from that data*), any change to the currently employed methodology of affording indemnity payments to volunteer firefighters based upon their regular employment wages or the rate of the reimbursement being applied itself, will result in **a commensurate change** in the volunteer firefighter workers' compensation premium rates as well.

For example, if state statutes were amended to increase the wage replacement benefit rate for volunteer fire fighters from its current rate of 66.67% to a full 100%, then it would be likewise expected that the rates which were being charged for those benefits would likewise need to increased as well. Specifically, looking at all volunteer firefighter claims from 1995 to present, we know that indemnity payments have totaled 35.56% of all loss for this group. As we know that those indemnity benefits are currently being reimbursed at the standard rate of 66.67%, then increasing that rate to 100% would result in an overall increase of 11.85% to volunteer firefighter workers' compensation costs as (35.56% X (1-66.67%) = 11.85%). Likewise, lowering or reducing those benefits from their current levels would have the commensurate impact of lowering or reducing volunteer firefighter workers' compensation costs.

Again, as volunteer firefighters are currently being reimbursed for lost wages based upon the rate of pay that their normal employment provides to them, then utilizing those same payroll figures in the calculation of worker's compensation premiums to be paid is the most logical treatment for measuring differences that the volunteers may have to loss. However, as the volunteer fire departments themselves are not anticipated to be privy to such information, then to the degree that differences in actual payroll per volunteer are not reflected at all in the rates (***as in the case of a per capita rate, or effectively as BrickStreet's hours served times minimum wage method does***) then it is assumed that no disparate impact results in the aggregate between the volunteer fire departments themselves.

Risk management programs

For the purposes of considering the same as required by this study, we had inquired with ***BrickStreet*** to determine whether or not any of the volunteer fire departments are currently receiving any premium credit for having implemented a safety or risk management program of some form, and we were in turn informed that **no such programs** were currently in existence for this group. Common workers' compensation rating rules filed by ***NCCI*** for the use of all their member insurance companies in West Virginia (*which is effectively every company*) do have the ability to reflect either a credit or debit of up to +/-5% for Safety Devices, as well as an additional +/-5% for Safety Programs for a department being deemed so qualified to receive the same by their insurer, however this entire program (***Scheduled Rating***) only applies to risks developing a standard an annual premium of more than $5,000 in West Virginia. As only 31 out of 427 departments having volunteers (7%) actually meet the premium threshold for this rule, it is therefore unlikely to serve as a uniform program under which material differences risk management could be measured between departments.

As all volunteer firefighters undergo vigorous testing and training, it can however be safely presumed that the results of this acquired knowledge and increased ability are likewise adequately reflected in the current workers' compensation rates for all volunteer firefighters. In other words, you would assume that if these firefighters did not have to undergo the testing and training that they currently do then the aforementioned acquired knowledge and ability would instead be a deficiency in the same respect, and therefore the workers' compensation loss of this group as a whole would undoubtedly be relatively worse and as a consequence their rates would be relatively higher.

Going back to the historical data, a total of 3,039 workers' compensation claims by volunteer firefighters were found having occurred from 1995 through 2007. This averages to just under 234 volunteer firefighter claims per year, or using 2007 membership, **0.02 claims per member per year**. Again, given the nature of the hazards normally faced by these members in their service to the volunteer fire department (*and ultimately to our communities*) this figure seems quite remarkable. Additionally, having access to the ***NFIRS*** data allows us to measure the total number of paid claims per year (*which again, are subject to further development*) in comparison to the total numbers of calls made per department per year. Specifically:

	Calls	Depts	Calls per Dept	Claim Counts	Claims per Dept	Claims per Call
2007	117,549	447	263	290	1.54	0.002
2006	85,978	440	195	248	1.77	0.003
2005	74,495	443	168	326	1.36	0.004
2004	61,575	441	140	292	1.51	0.005
					Average	**0.004**

Although the differences in calls per department during later years are likely due to increased reporting within this system, it is clear that the claim frequency per call responded to has been remarkable given the inherent hazards of this occupation and is likely attributed to the vigorous testing and training required of all members. Although it is possible that a new statewide risk management program could have an impact on losses (*and therefore premiums*) for volunteer firefighters, lowering claim frequency for this group may prove difficult (*given its current low level*), and therefore to the degree than loss severity could be improved, this may prove to be a better area of focus (*although again, average loss severity for volunteer firefighters is already below that of paid firefighters as per the table on page 38.*)


EXHIBITS

Exhibit A

One Hundred Eighth Congress of the United States of America

AT THE FIRST SESSION
Begun and held at the City of Washington on Tuesday, the seventh day of January, two thousand and three

An Act

To ensure that a public safety officer who suffers a fatal heart attack or stroke while on duty shall be presumed to have died in the line of duty for purposes of public safety officer survivor benefits.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.
This Act may be cited as the ''Hometown Heroes Survivors Benefits Act of 2003''.

SEC. 2. FATAL HEART ATTACK OR STROKE ON DUTY PRESUMED TO BE DEATH IN LINE OF DUTY FOR PURPOSES OF PUBLIC SAFETY OFFICER SURVIVOR BENEFITS.
Section 1201 of the Omnibus Crime Control and Safe Streets
Act of 1968 (42 U.S.C. 3796) is amended by adding at the end the following:
''(k) For purposes of this section, if a public safety officer dies as the direct and proximate result of a heart attack or stroke, that officer shall be presumed to have died as the direct and proximate result of a personal injury sustained in the line of duty, if—
''(1) that officer, while on duty—
''(A) engaged in a situation, and such engagement involved nonroutine stressful or strenuous physical law enforcement, fire suppression, rescue, hazardous material response, emergency medical services, prison security, disaster relief, or other emergency response activity; or
''(B) participated in a training exercise, and such participation involved nonroutine stressful or strenuous physical activity;
''(2) that officer died as a result of a heart attack or stroke suffered—
''(A) while engaging or participating as described under paragraph (1);
''(B) while still on that duty after so engaging or participating; or
''(C) not later than 24 hours after so engaging or participating; and
''(3) such presumption is not overcome by competent medical evidence to the contrary.

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''(l) For purposes of subsection (k), 'nonroutine stressful or strenuous physical' excludes actions of a clerical, administrative, or nonmanual nature.''.

Exhibit B

National Fire Incident Reporting System (NFIRS)
http://nfirs.fema.gov/documentation/reference/

INCIDENT TYPE CODES
Fire. Includes fires out on arrival and gas vapor explosions (with extremely rapid combustion).

Structure fire
111 Building fire. Excludes confined fires (113–118).
112 Fire in structure, other than in a building. Included are fires on or in piers, quays, or pilings: tunnels or underground connecting structures; bridges, trestles, or overhead elevated structures; transformers, power or utility vaults or equipment; fences; and tents.
113 Cooking fire involving the contents of a cooking vessel without fire extension beyond the vessel.
114 Chimney or flue fire originating in and confined to a chimney or flue. Excludes fires that extend beyond the chimney (111 or 112).
115 Incinerator overload or malfunction, but flames cause no damage outside the incinerator.
116 Fuel burner/boiler, delayed ignition or malfunction, where flames cause no damage outside the fire box.
117 Commercial compactor fire, confined to contents of compactor. Excluded are home trash compactors.
118 Trash or rubbish fire in a structure, with no flame damage to structure or its contents.

Fire in mobile property used as a fixed structure. *Includes mobile homes, motor homes, camping trailers.*
121 Fire in mobile home used as a fixed residence. Includes mobile homes when not in transit and used as a structure for residential purposes; and manufactured homes built on a permanent chassis.
122 Fire in a motor home, camper, or recreational vehicle when used as a structure. Includes motor homes when not in transit and used as a structure for residential purposes.
123 Fire in a portable building, when used at a fixed location. Includes portable buildings used for commerce, industry, or education and trailers used for commercial purposes.
120 Fire in mobile property used as a fixed structure, other.

Mobile property (vehicle) fire. *Excludes mobile properties used as a structure (120 series). If a vehicle fire occurs on a bridge and does not damage the bridge, it should be classified as a vehicle fire.*
131 Passenger vehicle fire. Includes any motorized passenger vehicle, other than a motor home (136) (e.g., pickup trucks, sport utility vehicles, buses).
132 Road freight or transport vehicle fire. Includes commercial freight hauling vehicles and contractor vans or trucks. Examples are moving trucks, plumber vans, and delivery trucks.
133 Rail vehicle fire. Includes all rail cars, including intermodal containers and passenger cars that are mounted on a rail car.
134 Water vehicle fire. Includes boats, barges, hovercraft, and all other vehicles designed for navigation on water.
135 Aircraft fire. Includes fires originating in or on an aircraft, regardless of use.
136 Self-propelled motor home or recreational vehicle. Includes only self-propelled motor homes or recreational vehicles when being used in a transport mode. Excludes those used for normal residential use (122).

137 Camper or recreational vehicle (RV) fire, not self-propelled. Includes trailers. Excludes RVs on blocks or used regularly as a fixed building (122) and the vehicle towing the camper or RV or the campers mounted on pickups (131).
138 Off-road vehicle or heavy equipment fire. Includes dirt bikes, specialty off-road vehicles, earth-moving equipment (bulldozers), and farm equipment.
130 Mobile property (vehicle) fire, other.

Natural vegetation fire. *Excludes crops or plants under cultivation (see 170 series).*

141 Forest, woods, or wildland fire. Includes fires involving vegetative fuels, other than prescribed fire (632), that occur in an area in which development is essentially nonexistent, except for roads, railroads, power lines, and the like. Also includes forests managed for lumber production and fires involving elevated fuels such as tree branches and crowns. Excludes areas in cultivation for agricultural purposes such as tree farms or crops (17x series).
142 Brush or brush-and-grass mixture fire. Includes ground fuels lying on or Immediately above the ground such as duff, roots, dead leaves, fine dead wood, and downed logs.
143 Grass fire. Includes fire confined to area characterized by grass ground cover, with little or no involvement of other ground fuels; otherwise, see 142.
140 Natural vegetation fire, other.

Outside rubbish fire. *Includes all rubbish fires outside a structure or vehicle.*

151 Outside rubbish, trash, or waste fire not included in 152–155. Excludes outside rubbish fires in a container or receptacle (154).
152 Garbage dump or sanitary landfill fire.
153 Construction or demolition landfill fire.
154 Dumpster or other outside trash receptacle fire. Includes waste material from manufacturing or other production processes. Excludes materials that are not rubbish or have salvage value (161 or 162).
155 Outside stationary compactor or compacted trash fire. Includes fires where the only material burning is rubbish. Excludes fires where the compactor is damaged (162).
150 Outside rubbish fire, other.

Special outside fire. *Includes outside fires with definable value. Excludes crops and orchards (170 series).*

161 Outside storage fire on residential or commercial/industrial property, not rubbish. Includes recyclable materials at dropoff points.
162 Outside equipment fire. Includes outside trash compactors, outside HVAC units, and irrigation pumps. Excludes special structures (110 series) and mobile construction equipment (130 series).
163 Outside gas or vapor combustion explosion without sustained fire.
164 Outside mailbox fire. Includes dropoff boxes for delivery services.
160 Special outside fire, other.

Cultivated vegetation, crop fire

171 Cultivated grain or crop fire. Includes fires involving corn, wheat, soybeans, rice, and other plants before harvest.
172 Cultivated orchard or vineyard fire.
173 Cultivated trees or nursery stock fire. Includes fires involving Christmas tree farms and plants under cultivation for transport off-site for ornamental use.
170 Cultivated vegetation, crop fire, other.

Fire, other
100 Fire, other.

Overpressure Rupture, Explosion, Overheat (No Fire). Excludes steam mistaken for smoke.

Overpressure rupture from steam (no ensuing fire)
211 Overpressure rupture of steam pipe or pipeline.
212 Overpressure rupture of steam boiler.
213 Overpressure rupture of pressure or process vessel from steam.
210 Overpressure rupture from steam, other.

Overpressure rupture from air or gas (no ensuing fire). *Excludes steam or water vapor.*
221 Overpressure rupture of air or gas pipe or pipeline.
222 Overpressure rupture of boiler from air or gas. Excludes steam-related overpressure ruptures.
223 Overpressure rupture of pressure or process vessel from air or gas, not steam.
220 Overpressure rupture from air or gas, other.

Overpressure rupture from chemical reaction (no ensuing fire)
231 Overpressure rupture of pressure or process vessel from a chemical reaction.

Explosion (no fire)
241 Munitions or bomb explosion (no fire). Includes explosions involving military ordnance, dynamite, nitroglycerin, plastic explosives, propellants, and similar agents with a UN classification 1.1 or 1.3. Includes primary and secondary high explosives.
242 Blasting agent explosion (no fire). Includes ammonium nitrate and fuel oil (ANFO) mixtures and explosives with a UN Classification 1.5 (also known as blasting agents).
243 Fireworks explosion (no fire). Includes all classes of fireworks.
240 Explosion (no fire), other.

Excessive heat, scorch burns with no ignition
251 Excessive heat, overheat scorch burns with no ignition. Excludes lightning strikes with no ensuing fire (814).

Overpressure rupture, explosion, overheat, other
200 Overpressure rupture, explosion, overheat, other.

Rescue and Emergency Medical Service Incident

Medical assist
311 Medical assist. Includes incidents where medical assistance is provided to another group/agency that has primary EMS responsibility. (Example, providing assistance to another agency-assisting EMS with moving a heavy patient.)

Emergency medical service incident
321 EMS call. Includes calls when the patient refuses treatment. Excludes vehicle accident with injury (322) and pedestrian struck (323).

322 Motor vehicle accident with injuries. Includes collision with other vehicle, fixed objects, or loss of control resulting in leaving the roadway.
323 Motor vehicle/pedestrian accident (MV Ped). Includes any motor vehicle accident involving a pedestrian injury.
324 Motor vehicle accident with no injuries.

Lock-In
331 Lock-in. Includes opening locked vehicles and gaining entry to locked areas for access by caretakers or rescuers, such as a child locked in a bathroom. Excludes lock-outs (511).

Search for lost person
341 Search for person on land. Includes lost hikers and children, even where there is an incidental search of local bodies of water, such as a creek or river.
342 Search for person in water. Includes shoreline searches incidental to a reported drowning call.
343 Search for person underground. Includes caves, mines, tunnels, and the like.
340 Search for lost person, other.

Extrication, rescue
351 Extrication of victim(s) from building or structure, such as a building collapse. Excludes high-angle rescue (356).
352 Extrication of victim(s) from vehicle. Includes rescues from vehicles hanging off a bridge or cliff.
353 Removal of victim(s) from stalled elevator.
354 Trench/below-grade rescue.
355 Confined space rescue. Includes rescues from the interiors of tanks, including areas with potential for hazardous atmospheres such as silos, wells, and tunnels.
356 High-angle rescue. Includes rope rescue and rescues off of structures.
357 Extrication of victim(s) from machinery. Includes extrication from farm or industrial equipment.
350 Extrication, rescue, other.

Water and ice-related rescue
361 Swimming/recreational water areas rescue. Includes pools and ponds. Excludes ice rescue (362).
362 Ice rescue. Includes only cases where victim is stranded on ice or has fallen through ice.
363 Swift-water rescue. Includes flash flood conditions.
364 Surf rescue.
365 Watercraft rescue. Excludes rescues near the shore and in swimming/recreational areas (361). Includes people falling overboard at a significant distance from land.
360 Water and ice-related rescue, other.

Electrical rescue
371 Electrocution or potential electrocution. Excludes people trapped by power lines (372).
372 Trapped by power lines. Includes people trapped by downed or dangling power lines or other energized electrical equipment.
370 Electrical rescue, other.

Rescue or EMS standby
381 Rescue or EMS standby for hazardous conditions. Excludes aircraft standby (462).

Rescue, emergency medical service (EMS) incident, other

300 Rescue and EMS incident, other.

Hazardous Condition (No Fire)

Combustible/flammable spills and leaks

411 Gasoline or other flammable liquid spill (flash point below 100 degrees F at standard temperature and pressure (Class I)).

412 Gas leak (natural gas or LPG). Excludes gas odors with no source found (671).

413 Oil or other combustible liquid spill (flash point at or above 100 degrees F at standard temperature and pressure (Class II or III)).

410 Combustible and flammable gas or liquid spills or leaks, other.

Chemical release, reaction, or toxic condition

421 Chemical hazard (no spill or leak). Includes the potential for spills or leaks.

422 Chemical spill or leak. Includes unstable, reactive, explosive material.

423 Refrigeration leak. Includes ammonia.

424 Carbon monoxide incident. Excludes incidents with nothing found (736 or 746).

420 Toxic chemical condition, other.

Radioactive condition

431 Radiation leak, radioactive material. Includes release of radiation due to breaching of container or other accidental release.

430 Radioactive condition, other.

Electrical wiring/equipment problem

441 Heat from short circuit (wiring), defective or worn insulation.

442 Overheated motor or wiring.

443 Breakdown of light ballast.

444 Power line down. Excludes people trapped by downed power lines (372).

445 Arcing, shorted electrical equipment.

440 Electrical wiring/equipment problem, other.

Biological hazard

451 Biological hazard, confirmed or suspected.

Accident, potential accident

461 Building or structure weakened or collapsed. Excludes incidents where people are trapped (351).

462 Aircraft standby. Includes routine standby for takeoff and landing as well as emergency alerts at airports.

463 Vehicle accident, general cleanup. Includes incidents where FD is dispatched after the accident to clear away debris. Excludes extrication from vehicle (352) and flammable liquid spills (411 or 413).

460 Accident, potential accident, other.

Explosive, bomb removal

471 Explosive, bomb removal. Includes disarming, rendering safe, and disposing of bombs or suspected devices. Excludes bomb scare (721).

Attempted burning, illegal action

481 Attempt to burn. Includes situations in which incendiary devices fail to function.

482 Threat to burn. Includes verbal threats and persons threatening to set themselves on fire. Excludes an attempted burning (481).

480 Attempted burning, illegal action, other.

Hazardous condition, other

400 Hazardous condition (no fire), other.

Service Call

Person in distress

511 Lock-out. Includes efforts to remove keys from locked vehicles. Excludes lock-ins (331).

512 Ring or jewelry removal, without transport to hospital. Excludes persons injured (321).

510 Person in distress, other.

Water problem

521 Water (not people) evacuation. Includes the removal of water from basements. Excludes water rescues (360 series).

522 Water or steam leak. Includes open hydrant. Excludes overpressure ruptures (211).

520 Water problem, other.

Smoke, odor problem

531 Smoke or odor removal. Excludes the removal of any hazardous materials.

Animal problem or rescue

541 Animal problem. Includes persons trapped by an animal or an animal on the loose.

542 Animal rescue.

540 Animal problem or rescue, other.

Public service assistance

551 Assist police or other governmental agency. Includes forcible entry and the provision of lighting.

552 Police matter. Includes incidents where FD is called to a scene that should be handled by the police.

553 Public service. Excludes service to governmental agencies (551 or 552).

554 Assist invalid. Includes incidents where the invalid calls the FD for routine help, such as assisting a person in returning to bed or chair, with no transport or medical treatment given.

555 Defective elevator, no occupants.

550 Public service assistance, other.

Unauthorized burning

561 Unauthorized burning. Includes fires that are under control and not endangering property.

Cover assignment, standby at fire station, move-up

571 Cover assignment, assist other fire agency such as standby at a fire station or move-up.

Service call, other
500 Service call, other.

Good Intent Call

Dispatched and canceled en route
611 Dispatched and canceled en route. Incident cleared or canceled prior to arrival of the responding unit. If a unit arrives on the scene, fill out the applicable code.

Wrong location, no emergency found
621 Wrong location. Excludes malicious false alarms (710 series).
622 No incident found on arrival at dispatch address.

Controlled burning
631 Authorized controlled burning. Includes fires that are agricultural in nature and managed by the property owner. Excludes unauthorized controlled burning (561) and prescribed fires (632).
632 Prescribed fire. Includes fires ignited by management actions to meet specific objectives and have a written, approved prescribed fire plan prior to ignition. Excludes authorized controlled burning (631).

Vicinity alarm
641 Vicinity alarm (incident in other location). For use only when an erroneous report is received for a legitimate incident. Includes separate locations reported for an actual fire and multiple boxes pulled for one fire.

Steam, other gas mistaken for smoke
651 Smoke scare, odor of smoke, not steam (652). Excludes gas scares or odors of gas (671).
652 Steam, vapor, fog, or dust thought to be smoke.
653 Smoke from barbecue or tar kettle (no hostile fire).
650 Steam, other gas mistaken for smoke, other.

EMS call where party has been transported
661 EMS call where injured party has been transported by a non-fire service agency or left the scene prior to arrival.

HazMat release investigation w/no HazMat found
671 Hazardous material release investigation with no hazardous condition found. Includes odor of gas with no leak/gas found.
672 Biological hazard investigation with no hazardous condition found.

Good intent call, other
600 Good intent call, other.

False Alarm and False Call

Malicious, mischievous false alarm

711 Municipal alarm system, malicious false alarm. Includes alarms transmitted on street fire alarm boxes.
712 Direct tie to fire department, malicious false alarm. Includes malicious alarms transmitted via fire alarm system directly tied to the fire department, not via dialed telephone.
713 Telephone, malicious false alarm. Includes false alarms transmitted via the public telephone network using the local emergency reporting number of the fire department or another emergency service agency.
714 Central station, malicious false alarm. Includes malicious false alarms via a central-station-monitored fire alarm system.
715 Local alarm system, malicious false alarm. Includes malicious false alarms reported via telephone or other means as a result of activation of a local fire alarm system.
710 Malicious, mischievous false alarm, other.

Bomb scare

721 Bomb scare (no bomb).

System or detector malfunction. *Includes improper performance of fire alarm system that is not a result of a proper system response to environmental stimuli such as smoke or high heat conditions.*

731 Sprinkler activated due to the failure or malfunction of the sprinkler system. Includes any failure of sprinkler equipment that leads to sprinkler activation with no fire present. Excludes unintentional operation caused by damage to the sprinkler system (740 series).
732 Extinguishing system activation due to malfunction.
733 Smoke detector activation due to malfunction.
734 Heat detector activation due to malfunction.
735 Alarm system activation due to malfunction.
736 Carbon monoxide detector activation due to malfunction.
730 System or detector malfunction, other.

Unintentional system or detector operation (no fire). *Includes tripping an interior device accidentally.*

741 Sprinkler activation (no fire), unintentional. Includes testing the sprinkler system without fire department notification.
742 Extinguishing system activation. Includes testing the extinguishing system without fire department notification.
743 Smoke detector activation (no fire), unintentional. Includes proper system responses to environmental stimuli such as non-hostile smoke.
744 Detector activation (no fire), unintentional. A result of a proper system response to environmental stimuli such as high heat conditions
745 Alarm system activation (no fire), unintentional.
746 Carbon monoxide detector activation (no carbon monoxide detected). Excludes carbon monoxide detector malfunction.
740 Unintentional transmission of alarm, other.

Biohazard scare

751 Biological hazard, malicious false report.

False alarm and false call, other
700 False alarm or false call, other.

Severe Weather and Natural Disaster
811 Earthquake assessment, no rescue or other service rendered.
812 Flood assessment. Excludes water rescue (360 series).
813 Wind storm. Includes tornado, hurricane, or cyclone assessment. No other service rendered.
814 Lightning strike (no fire). Includes investigation.
815 Severe weather or natural disaster standby.
800 Severe weather or natural disaster, other.

Special Incident Type

Citizen complaint
911 Citizen's complaint. Includes reports of code or ordinance violation.

Special type of incident, other
900 Special type of incident, other.


APPENDIX

Appendices:

Historical Loss by department type:

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:	Type	# of Depts	Claim Counts	Percent to Total
$569,184.62	$982,196.08	$55,151.64	$1,609.70	$0.00	$1,608,537.98	**Paid**	7	274	6.28%
$281,329.18	$1,162,734.34	$26,830.91	$3,217.70	$0.00	$1,473,646.13	**Self-Ins (Pd)**	5	598	13.71%
$494,277.18	$593,688.79	$28,488.40	$2,830.44	($5,057.17)	$1,114,227.64	**Partial Paid**	18	316	7.24%
$6,417,407.57	$3,702,916.75	$288,683.38	$23,008.59	($16,723.72)	$10,414,283.05	**Volunteer**	418	3,175	72.77%
$7,762,198.55	**$6,441,535.96**	**$399,154.33**	**$30,666.43**	**($21,780.89)**	**$14,610,694.80**	**Total**	**448**	**4,363**	

Percentages							# of Depts	Percent to Total
7.33%	15.25%	13.82%	5.25%	0.00%	11.01%	**Paid**	7	1.56%
3.62%	18.05%	6.72%	10.49%	0.00%	10.09%	**Self-Ins (Pd)**	5	1.12%
6.37%	9.22%	7.14%	9.23%	23.22%	7.63%	**Partial Paid**	18	4.02%
82.68%	57.48%	72.32%	75.03%	76.78%	71.28%	**Volunteer**	418	93.30%

Historical Loss by Activity (all department types)

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:		Claim Counts
$4,457,944.40	**$3,742,714.25**	**$258,429.38**	**$8,233.36**	**-$5,057.17**	**$8,461,997.47**	**Totals**	**2,089**
52.68%	44.23%	3.05%	0.10%	-0.06%	100.00%		
$1,744.48	$41.20	$0.00	$0.00	$0.00	$1,785.68	**Controlled Burns**	4
$153,835.68	$204,676.32	$9,595.43	$160.79	$0.00	$368,268.22	**Equipment Maintenance**	34
$1,301,672.83	$1,393,502.18	$55,972.23	$1,246.28	$0.00	$2,752,173.85	**Firefighting**	779
$13,316.68	$3,356.04	$0.00	$0.00	$0.00	$16,672.72	**Fundraising Activities**	15
$43,664.30	$7,073.21	$664.54	$0.00	-$5,057.17	$46,344.88	**Ambulance Crash**	26
$1,036,620.30	$304,097.67	$41,039.09	$180.00	$0.00	$1,381,937.06	**Firetruck Crash**	56
$703,127.08	$729,783.83	$44,171.41	$1,465.81	$0.00	$1,478,104.39	**On Call**	572
$188,628.35	$129,191.67	$9,443.00	$950.30	$0.00	$328,609.26	**On premises**	159
$33,114.85	$18,580.84	$0.00	$0.00	$0.00	$51,695.69	**Other Activities**	36
$254,351.41	$413,797.44	$56,234.23	$1,917.50	$0.00	$726,300.58	**Paramedic**	155
$7,462.24	$14,152.20	$0.00	$0.00	$0.00	$21,614.44	**Putting on Gear**	8
$497,132.42	$324,479.67	$32,724.88	$1,857.15	$0.00	$856,194.84	**Responding to Call**	93
$80,167.87	$106,260.89	$8,584.57	$455.53	$0.00	$195,468.86	**Returning from Call**	12
$136,214.23	$93,721.09	$0.00	$0.00	$0.00	$229,935.32	**Training**	128
$6,891.68	$0.00	$0.00	$0.00	$0.00	$6,891.68	**Work/Assist Other Dept.**	12

Percentages

0.04%	0.00%	0.00%	0.00%	0.00%	$1,785.68	**Controlled Burns**
3.45%	5.47%	3.71%	1.95%	0.00%	$368,268.22	**Equipment Maintenance**
29.20%	37.23%	21.66%	15.14%	0.00%	$2,752,173.85	**Firefighting**
0.30%	0.09%	0.00%	0.00%	0.00%	$16,672.72	**Fundraising Activities**
0.98%	0.19%	0.26%	0.00%	100.00%	$46,344.88	**Ambulance Crash**
23.25%	8.13%	15.88%	2.19%	0.00%	$1,381,937.06	**Firetruck Crash**
15.77%	19.50%	17.09%	17.80%	0.00%	$1,478,104.39	**On Call**
4.23%	3.45%	3.65%	11.54%	0.00%	$328,609.26	**On premises**
0.74%	0.50%	0.00%	0.00%	0.00%	$51,695.69	**Other Activities**
5.71%	11.06%	21.76%	23.29%	0.00%	$726,300.58	**Paramedic**
0.17%	0.38%	0.00%	0.00%	0.00%	$21,614.44	**Putting on Gear**
11.15%	8.67%	12.66%	22.56%	0.00%	$856,194.84	**Responding to Call**
1.80%	2.84%	3.32%	5.53%	0.00%	$195,468.86	**Returning from Call**
3.06%	2.50%	0.00%	0.00%	0.00%	$229,935.32	**Training**
0.15%	0.00%	0.00%	0.00%	0.00%	$6,891.68	**Work/Assist Other Dept.**

Historical Loss by Claim Description (all department types)

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:		Claim Counts	
$5,099,498.61	**$4,372,273.69**	**$288,739.64**	**$19,604.97**	**-$21,723.84**	**$9,758,007.44**	**Totals**	**3,131**	
52.26%	44.81%	2.96%	0.20%	-0.22%	100.00%			
SUB-CATEGORY:								
Firefighting operations exposures								Percent of Category
						Firefighting/operations exposure		
$17,619.50	$0.00	$0.00	$0.00	$0.00	$17,619.50	**Animals**	40	2.41%
$89,252.99	$59,981.01	$0.00	$121.25	$0.00	$149,355.25	**Biohazards**	213	12.84%
$72,363.02	$0.00	$0.00	$12.40	$0.00	$72,375.42	**Chemicals**	97	5.85%
$357,389.05	$202,536.28	$0.00	$2,330.73	$0.00	$562,256.06	**Heat or Smoke**	382	23.03%
$28,529.72	$76,663.77	$0.00	$279.80	$0.00	$105,473.29	**Long-Term**	13	0.78%
$87,369.77	$16,453.78	$575.50	$3.04	$0.00	$104,798.03	**Object-Cut**	146	8.80%
$217,102.33	$347,712.17	$35,879.98	$0.00	$0.00	$600,694.48	**Object-Falling**	109	6.57%
$190,870.12	$187,915.62	$26,589.00	$1,808.63	$0.00	$407,183.37	**Object-Struck**	151	9.10%
$361,195.19	$634,446.24	$71,307.12	$3,300.82	$0.00	$1,069,805.63	**Operations-Carry/lift a patient**	204	12.30%
$7,141.51	$1,563.73	$0.00	$0.00	$0.00	$8,705.24	**Operations-Forcing Entry**	20	1.21%
$16,734.48	$76.00	$0.00	$0.00	$0.00	$16,810.48	**Operations-Search and Rescue**	35	2.11%
$39,200.05	$13,444.50	$483.58	$0.00	$0.00	$53,128.13	**Scene hazards-Brush fire**	28	1.69%
$62,865.44	$120,756.06	$7,604.84	$237.00	$0.00	$191,463.34	**Scene hazards-Fall through a surface**	54	3.25%
$50,880.00	$31,210.80	$8,671.75	$166.00	$0.00	$90,928.55	**Scene hazards-flood**	12	0.72%
$48,200.82	$16,293.17	$0.00	$0.26	$0.00	$64,494.25	**Scene hazards-MVA**	39	2.35%
$187,821.52	$109,733.28	$511.90	$30.00	$0.00	$298,096.70	**Scene hazards-structure fires**	70	4.22%
$898,802.11	$533,819.77	$24,049.35	$2,481.80	-$16,666.67	$1,442,486.36	**Struck by other vehicle/party**	46	2.77%
$2,733,337.62	**$2,352,606.18**	**$175,673.02**	**$10,771.73**	**-$16,666.67**	**$5,255,674.08**	**Total Firefighting/operations exposures**	**1,659**	100.00%
53.60%	***53.81%***	***60.84%***	***54.94%***	***76.72%***	***53.86%***	***Percent to Description Category***		
SUB-CATEGORY:								
Equipment Injuries								Percent of Category
						Equipment injury		
$25,017.76	$27,708.07	$0.00	$183.45	$0.00	$52,909.28	**Cut/struck by equipment**	54	15.79%
$40,275.31	$27,876.34	$299.00	$0.00	$0.00	$68,450.65	**Equipment Maintenance**	38	11.11%
$227,712.41	$243,725.80	$651.24	$748.82	$0.00	$472,838.27	**Falls from ladders**	30	8.77%
$98,197.57	$118,895.11	$9,527.43	$0.00	$0.00	$226,620.11	**Fire Hydrants**	11	3.22%
$169,966.64	$146,260.65	$16,377.59	$0.00	$0.00	$332,604.88	**Firehose injuries**	139	40.64%
$1,398.35	$581.08	$0.00	$0.00	$0.00	$1,979.43	**Firepole injuries**	3	0.88%
$19,625.29	$961.06	$0.00	$0.00	$0.00	$20,586.35	**Jaws of Life**	31	9.06%
$43,831.21	$55,963.58	$12,926.09	$52.50	$0.00	$112,773.38	**Weight of equipment**	36	10.53%
$626,024.54	**$621,971.69**	**$39,781.35**	**$984.77**	**$0.00**	**$1,288,762.35**	**Total Equipment injuries**	**342**	100.00%
12.28%	*14.23%*	*13.78%*	*5.02%*	*0.00%*	*13.21%*	*Percent to Description Category*		
SUB-CATEGORY:								
Firehouse premises								Percent of Category
						Premises Injury		
$5,493.66	$12,398.89	$0.00	$0.00	$0.00	$17,892.55	**Cooking**	20	21.05%
$48,455.39	$26,252.18	$0.00	$0.00	$0.00	$74,707.57	**Fire house maintenance**	44	46.32%
$35,934.93	$7,207.32	$0.00	$0.00	$0.00	$43,142.25	**Vehicle maintenance**	27	28.42%
$948.59	$0.00	$0.00	$0.00	$0.00	$948.59	**Washing dishes**	4	4.21%
$90,832.57	**$45,858.39**	**$0.00**	**$0.00**	**$0.00**	**$136,690.96**	**Total Premises Injuries**	**95**	100.00%
1.78%	*1.05%*	*0.00%*	*0.00%*	*0.00%*	*1.40%*	*Percent to Description Category*		

SUB-CATEGORY:

Training

						Training Injury		**Percent of Category**
$733.74	$0.00	$0.00	$0.00	$0.00	$733.74	**Hose maze**	8	28.57%
$7,906.57	$876.48	$0.00	$0.00	$0.00	$8,783.05	**Training fire**	12	42.86%
$265.23	$0.00	$0.00	$0.00	$0.00	$265.23	**Keyser Machine**	3	10.71%
$9,360.60	$4,351.93	$0.00	$0.00	$0.00	$13,712.53	**Lifting weights**	5	17.86%
$18,266.14	**$5,228.41**	**$0.00**	**$0.00**	**$0.00**	**$23,494.55**	**Total Training Injuries**	**28**	100.00%
0.36%	*0.12%*	*0.00%*	*0.00%*	*0.00%*	*0.24%*	*Percent to Description Category*		

SUB-CATEGORY:

Vehicles

						Motor Vehicle Injury		**Percent of Category**
$13,583.59	$7,554.82	$0.00	$0.00	$0.00	$21,138.41	**Crash-ATVs**	11	3.94%
$20,751.09	$37,893.36	$12,087.41	$0.00	-$5,057.17	$65,674.69	**Crash-Caused by 3rd party**	17	6.09%
$9,507.49	$88.00	$240.00	$0.00	$0.00	$9,835.49	**Crash-FT**	8	2.87%
$16,289.65	$4,617.35	$0.00	$1,325.00	$0.00	$22,232.00	**Crash-own vehicle**	18	6.45%
$425,469.75	$297,312.36	$17,359.07	$568.29	$0.00	$740,709.47	**Crash-undetermined vehicle**	66	23.66%
$48,073.20	$73,320.42	$9,229.88	$139.81	$0.00	$130,763.31	**Enter/Exit Ambulance**	10	3.58%
$42,945.26	$31,468.70	$1,937.27	$0.00	$0.00	$76,351.23	**Enter/Exit Firetruck**	58	20.79%
$47,416.32	$54,919.49	$0.00	$103.25	$0.00	$102,439.06	**Enter/Exit undetermined vehicle**	22	7.89%
$63,976.99	$271,220.09	$19,017.19	$422.75	$0.00	$354,646.02	**Fall in/from Ambulance/Firetruck**	69	24.73%
$688,013.34	**$778,394.59**	**$59,870.82**	**$2,559.10**	**-$5,057.17**	**$1,523,789.68**	**Total Motor Vehicle Injuries**	**279**	100.00%
13.49%	***17.80%***	***20.74%***	***13.05%***	***23.28%***	***15.62%***	***Percent to Description Category***		

SUB-CATEGORY:

Other Activities

						Other Activity		**Percent of Category**
$7,352.32	$7,255.24	$0.00	$0.00	$0.00	$14,607.56	**Setting off fireworks**	13	59.09%
$13,108.08	$3,599.24	$0.00	$0.00	$0.00	$16,707.32	**Participating in sporting events**	6	27.27%
$2,096.54	$82.40	$0.00	$0.00	$0.00	$2,178.94	**Parades**	3	13.64%
$22,556.94	**$10,936.88**	**$0.00**	**$0.00**	**$0.00**	**$33,493.82**	**Total Other Activities**	**22**	100.00%
0.44%	***0.25%***	***0.00%***	***0.00%***	***0.00%***	***0.34%***	***Percent to Description Category***		

SUB-CATEGORY:

Motion Injuries (unspecified causes)

						Motion injury (undetermined cause)		**Percent to Total**
$71,030.64	$66,063.25	$706.18	$95.00	$0.00	$137,895.07	**Fall-on ice**	54	7.65%
$273.64	$299.18	$0.00	$0.00	$0.00	$572.82	**Fall-on own property**	1	0.14%
$14,828.81	$4,103.09	$0.00	$0.00	$0.00	$18,931.90	**Fall-on rocks**	17	2.41%
$673,418.46	$367,103.24	$12,708.27	$4,566.72	$0.00	$1,057,796.69	**Fall-undetermined**	452	64.02%
$103,285.71	$77,460.41	$0.00	$627.37	$0.00	$181,026.66	**Lifting an object**	121	17.14%
$57,630.20	$42,248.38	$0.00	$0.28	$0.00	$99,878.86	**Moving an object**	61	8.64%
$920,467.46	**$557,277.55**	**$13,414.45**	**$5,289.37**	**$0.00**	**$1,496,102.00**	**Total Motion injuries**	**706**	100.00%
18.05%	***12.75%***	***4.65%***	***26.98%***	***0.00%***	***15.33%***	***Percent to Description Category***		

Historical Loss by Claim Description (all department types)

Summary

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:		Claim Counts	Percent to Total
53.60%	53.81%	60.84%	54.94%	76.72%	53.86%	**Firefighting operations exposures**	1,659	52.99%
12.28%	14.23%	13.78%	5.02%	0.00%	13.21%	**Equipment Injuries**	342	10.92%
1.78%	1.05%	0.00%	0.00%	0.00%	1.40%	**Firehouse premises**	95	3.03%
0.36%	0.12%	0.00%	0.00%	0.00%	0.24%	**Training**	28	0.89%
13.49%	17.80%	20.74%	13.05%	23.28%	15.62%	**Vehicles**	279	8.91%
0.44%	0.25%	0.00%	0.00%	0.00%	0.34%	**Other Activities**	22	0.70%
18.05%	12.75%	4.65%	26.98%	0.00%	15.33%	**Motion Injuries (unspecified causes)**	706	22.55%

Historical Loss by Injury (all department types)

Body Part injured (nonblanks)

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:		Claim Counts	Percent of Category
$7,759,092.20	$6,441,535.96	$399,154.33	$30,666.43	-$21,780.89	$14,607,588.45		4,351	
$204,982.89	$69,797.83	$0.00	$677.07	$0.00	$275,238.12	**face-ear/eye/nose/tooth**	410	9.42%
$430,618.80	$92,226.71	$458.20	$1,942.82	$0.00	$525,246.53	**chest/ribs/pelvis**	421	9.68%
$193,542.83	$353,675.08	$0.00	$23.35	$0.00	$547,241.26	**lung/heart**	232	5.33%
$449,480.68	$276,092.47	$3,059.76	$610.14	-$16,666.67	$712,576.38	**ankle/foot/toe**	448	10.30%
$455,644.36	$360,686.63	$4,328.69	$410.04	$0.00	$821,069.72	**wrist/hand/finger**	739	16.98%
$425,457.88	$407,305.07	$17,241.50	$1,903.13	-$5,057.17	$847,246.35	**head/neck**	239	5.49%
$644,284.83	$678,249.24	$55,954.63	$4,697.80	-$57.05	$1,382,654.45	**shoulder/arm/elbow**	445	10.23%
$829,981.21	$759,228.45	$23,071.80	$6,247.71	$0.00	$1,618,094.43	**knee/leg**	465	10.69%
$1,766,167.97	$1,645,218.76	$166,804.89	$7,745.42	$0.00	$3,585,590.93	**back**	503	11.56%
$2,358,930.75	$1,799,055.72	$128,234.86	$6,408.95	$0.00	$4,292,630.28	**multiple**	449	10.32%
2.64%	1.08%	0.00%	2.21%	0.00%	1.88%	**face-ear/eye/nose/tooth**		
5.55%	1.43%	0.11%	6.34%	0.00%	3.60%	**chest/ribs/pelvis**		
2.49%	5.49%	0.00%	0.08%	0.00%	3.75%	**lung/heart**		
5.79%	4.29%	0.77%	1.99%	76.52%	4.88%	**ankle/foot/toe**		
5.87%	5.60%	1.08%	1.34%	0.00%	5.62%	**wrist/hand/finger**		
5.48%	6.32%	4.32%	6.21%	23.22%	5.80%	**head/neck**		
8.30%	10.53%	14.02%	15.32%	0.26%	9.47%	**shoulder/arm/elbow**		
10.70%	11.79%	5.78%	20.37%	0.00%	11.08%	**knee/leg**		
22.76%	25.54%	41.79%	25.26%	0.00%	24.55%	**back**		
30.40%	27.93%	32.13%	20.90%	0.00%	29.39%	**multiple**		

Historical Loss by Injury Type (all departments)

Injury Type (non-blanks)

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:		Claim Counts	Percent of Category
$7,625,001.30	$6,344,969.73	$390,569.76	$29,608.98	-$21,780.89	$14,367,289.30		4,276	
$39,598.39	$49,518.55	$0.00	$669.45	$0.00	$89,786.39	**hearing loss**	16	0.37%
$133,111.91	$63,727.25	$0.00	$129.10	$0.00	$196,968.26	**exposure biohazard/heat/cold/electricity**	328	7.67%
$173,344.88	$87,241.47	$511.90	$30.57	$0.00	$260,909.15	**foreign object or needle stick**	199	4.65%
$155,121.56	$174,300.58	$1,052.50	$1,466.42	$0.00	$331,941.06	**heat exhaustion/stress**	159	3.72%
$259,693.19	$146,716.14	$0.00	$1,002.90	$0.00	$407,412.23	**smoke inhalation/lung disorder**	234	5.47%
$303,406.31	$107,438.09	$2,177.27	$186.49	$0.00	$413,604.10	**skin cut/puncture/irritation**	681	15.93%
$224,745.17	$188,616.19	$8,858.24	$923.70	$0.00	$423,143.30	**tendon tear/ joint inflammation**	65	1.52%
$245,779.28	$225,309.41	$23,463.25	$0.00	$0.00	$494,551.94	**burn/chemical burn**	276	6.45%
$62,778.71	$426,789.46	$8,163.25	$0.00	$0.00	$497,731.42	**fatality**	6	0.14%
$452,596.23	$103,167.12	$2,379.46	$3,936.32	$0.00	$562,079.13	**bruises/contusions**	501	11.72%
$632,817.39	$1,017,539.12	$96,155.50	$3,979.88	$0.00	$1,750,491.89	**dislocations**	100	2.34%
$2,052,015.15	$2,208,029.14	$98,453.66	$16,073.93	($21,780.89)	$4,351,535.14	**strain/sprain/hernia**	1,482	34.66%
$2,889,993.13	$1,546,577.21	$149,354.73	$1,210.22	$0.00	$4,587,135.29	**fractures**	229	5.36%
Percentages								
0.52%	0.78%	0.00%	2.26%	0.00%	0.62%	**hearing loss**		
1.75%	1.00%	0.00%	0.44%	0.00%	1.37%	**exposure biohazard/heat/cold/electricity**		
2.27%	1.37%	0.13%	0.10%	0.00%	1.82%	**foreign object or needle stick**		
2.03%	2.75%	0.27%	4.95%	0.00%	2.31%	**heat exhaustion/stress**		
3.41%	2.31%	0.00%	3.39%	0.00%	2.84%	**smoke inhalation/lung disorder**		
3.98%	1.69%	0.56%	0.63%	0.00%	2.88%	**skin cut/puncture/irritation**		
2.95%	2.97%	2.27%	3.12%	0.00%	2.95%	**tendon tear/ joint inflammation**		
3.22%	3.55%	6.01%	0.00%	0.00%	3.44%	**burn/chemical burn**		
0.82%	6.73%	2.09%	0.00%	0.00%	3.46%	**fatality**		
5.94%	1.63%	0.61%	13.29%	0.00%	3.91%	**bruises/contusions**		
8.30%	16.04%	24.62%	13.44%	0.00%	12.18%	**dislocations**		
26.91%	34.80%	25.21%	54.29%	100.00%	30.29%	**strain/sprain/hernia**		
37.90%	24.37%	38.24%	4.09%	0.00%	31.93%	**fractures**		

Historical Loss by Age of claimant (all departments)

Age (nonblanks)

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:	AGE	Claim Counts	Percent to Total
$7,045,936.76	**$6,154,917.76**	**$399,154.33**	**$22,767.21**	**($5,114.22)**	**$13,616,582.26**		**3,761**	
$648.48	$0.00	$0.00	$0.00	$0.00	$648.48	**15**	4	0.11%
$4,733.08	$41.20	$0.00	$0.00	$0.00	$4,774.28	**16**	11	0.29%
$32,165.50	$118.80	$0.00	$0.00	$0.00	$32,284.30	**17**	39	1.04%
$48,399.81	$3,298.60	$0.00	$0.00	$0.00	$51,698.41	**18**	69	1.83%
$78,542.90	$12,832.65	$0.00	$359.00	$0.00	$91,734.55	**19**	118	3.14%
$102,600.04	$41,701.73	$819.00	$0.00	$0.00	$145,120.77	**20**	122	3.24%
$122,320.47	$92,254.71	$1,424.04	$0.00	$0.00	$215,999.94	**21**	140	3.72%
$159,485.96	$45,952.67	$2,591.18	$57.00	$0.00	$208,086.81	**22**	153	4.07%
$98,852.88	$13,543.65	$483.58	$0.00	($5,057.17)	$107,603.27	**23**	134	3.56%
$204,681.10	$116,798.42	$8,065.47	$1,374.24	$0.00	$330,919.23	**24**	153	4.07%
$84,702.79	$180,635.86	$1,449.71	$44.50	$0.00	$266,832.86	**25**	119	3.16%
$153,130.66	$101,908.87	$677.90	$81.50	$0.00	$255,355.19	**26**	136	3.62%
$161,555.15	$128,406.72	$23,740.23	$90.20	$0.00	$313,792.30	**27**	120	3.19%
$266,431.24	$220,540.87	$17,911.43	$0.00	$0.00	$504,883.54	**28**	147	3.91%
$165,731.84	$98,154.11	$5,775.10	$22.00	($57.05)	$269,626.00	**29**	157	4.17%
$158,179.94	$168,090.84	$18,967.68	$779.21	$0.00	$346,413.61	**30**	130	3.46%
$188,544.55	$159,424.92	$8,584.57	$461.53	$0.00	$357,015.57	**31**	147	3.91%
$168,444.78	$137,717.46	$9,190.45	$176.50	$0.00	$315,529.19	**32**	142	3.78%
$206,228.54	$218,459.84	$33,821.23	$3,360.37	$0.00	$461,869.98	**33**	124	3.30%
$100,235.28	$124,630.30	$15,134.83	$171.96	$0.00	$240,172.37	**34**	103	2.74%
$220,660.80	$548,526.26	$49,911.70	$2,479.70	$0.00	$821,578.46	**35**	119	3.16%
$297,213.08	$286,238.60	$18,501.06	$2,340.35	$0.00	$604,293.09	**36**	107	2.84%
$80,219.01	$78,832.37	$1,005.96	$8.04	$0.00	$160,065.38	**37**	106	2.82%
$140,472.23	$174,318.02	$2,064.27	$473.00	$0.00	$316,852.52	**38**	98	2.61%
$82,851.50	$94,030.83	$984.25	$0.00	$0.00	$177,866.58	**39**	95	2.53%
$94,050.46	$164,050.54	$19,794.26	$0.00	$0.00	$277,895.26	**40**	86	2.29%
$168,149.64	$169,268.09	$9,527.43	$42.26	$0.00	$346,987.42	**41**	72	1.91%
$149,844.30	$141,473.69	$10,803.25	$15.00	$0.00	$302,136.24	**42**	62	1.65%
$123,139.65	$349,751.42	$5,346.58	$118.81	$0.00	$478,356.46	**43**	61	1.62%
$79,504.50	$129,808.48	$149.00	$1,558.31	$0.00	$211,020.29	**44**	68	1.81%
$73,414.13	$342,774.79	$26,440.00	$944.75	$0.00	$443,573.67	**45**	68	1.81%
$64,719.54	$124,638.65	$6,687.01	$203.25	$0.00	$196,248.45	**46**	57	1.52%
$141,328.06	$203,450.52	$6,140.19	$1,313.75	$0.00	$352,232.52	**47**	67	1.78%
$491,268.33	$503,555.28	$25,400.93	$2,481.70	$0.00	$1,022,715.24	**48**	59	1.57%
$52,107.75	$68,439.03	$0.00	$0.00	$0.00	$120,546.78	**49**	53	1.41%
$108,101.28	$132,497.52	$651.24	$1,253.35	$0.00	$242,503.39	**50**	45	1.20%
$88,450.88	$41,581.21	$745.40	$16.50	$0.00	$130,793.99	**51**	48	1.28%
Medical:	**Indemnity:**	**Rehab:**	**Expense:**	**Recovery:**	**Claim Total:**	**AGE**	**Counts**	**Percent**

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:	AGE	Counts	Percent
$1,562,546.35	$325,036.88	$48,745.82	$1,537.33	$0.00	$1,937,866.38	**52**	39	1.04%
$122,537.01	$141,357.25	$756.20	$146.50	$0.00	$264,796.96	**53**	26	0.69%
$90,116.36	$72,016.61	$150.22	$4.55	$0.00	$162,287.74	**54**	27	0.72%
$18,122.71	$8,845.02	$0.00	$0.00	$0.00	$26,967.73	**55**	20	0.53%
$40,551.07	$38,522.00	$9,513.64	$0.00	$0.00	$88,586.71	**56**	13	0.35%
$12,234.05	$3,460.80	$1,937.27	$7.50	$0.00	$17,639.62	**57**	12	0.32%
$14,545.15	$3,377.00	$0.00	$0.00	$0.00	$17,922.15	**58**	6	0.16%
$81,442.15	$78,824.33	$4,378.75	$844.55	$0.00	$165,489.78	**59**	14	0.37%
$3,011.56	$2,988.14	$0.00	$0.00	$0.00	$5,999.70	**60**	8	0.21%
$11,477.14	$20,287.75	$883.50	$0.00	$0.00	$32,301.56	**61**	5	0.13%
$5,927.07	$0.00	$0.00	$0.00	$0.00	$5,927.07	**62**	4	0.11%
$11,702.14	$2,142.69	$0.00	$0.00	$0.00	$13,844.83	**63**	6	0.16%
$8,998.35	$0.00	$0.00	$0.00	$0.00	$8,998.35	**64**	5	0.13%
$5,348.49	$0.00	$0.00	$0.00	$0.00	$5,348.49	**65**	5	0.13%
$6,398.60	$0.00	$0.00	$0.00	$0.00	$6,398.60	**66**	3	0.08%
$2,218.85	$8,590.20	$0.00	$0.00	$0.00	$10,809.05	**67**	3	0.08%
$6,473.91	$1,689.20	$0.00	$0.00	$0.00	$8,163.11	**68**	6	0.16%
$8,016.37	$11,434.09	$0.00	$0.00	$0.00	$19,450.46	**69**	3	0.08%
$1,095.76	$0.00	$0.00	$0.00	$0.00	$1,095.76	**70**	3	0.08%
$740.68	$0.00	$0.00	$0.00	$0.00	$740.68	**71**	1	0.03%
$32,129.75	$0.00	$0.00	$0.00	$0.00	$32,129.75	**72**	5	0.13%
$24,248.26	$0.00	$0.00	$0.00	$0.00	$24,248.26	**73**	1	0.03%
$1,219.50	$0.00	$0.00	$0.00	$0.00	$1,219.50	**74**	2	0.05%
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	**75**	0	0.00%
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	**76**	0	0.00%
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	**77**	0	0.00%
$10,319.07	$16,291.08	$0.00	$0.00	$0.00	$26,610.15	**78**	3	0.08%
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	**79**	0	0.00%
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	**80**	0	0.00%
$3,406.28	$2,307.20	$0.00	$0.00	$0.00	$5,713.48	**81**	1	0.03%
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	**82**	0	0.00%
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	**83**	0	0.00%
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	**84**	0	0.00%
$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	**85**	1	0.03%

Historical Loss frequency by Age of claimant (all departments)

Age to Total

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:	AGE	Claim Counts	Percent to Total
0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	**15**	4	0.11%
0.07%	0.00%	0.00%	0.00%	0.00%	0.04%	**16**	11	0.29%
0.46%	0.00%	0.00%	0.00%	0.00%	0.24%	**17**	39	1.04%
0.69%	0.05%	0.00%	0.00%	0.00%	0.38%	**18**	69	1.83%
1.11%	0.21%	0.00%	1.58%	0.00%	0.67%	**19**	118	3.14%
1.46%	0.68%	0.21%	0.00%	0.00%	1.07%	**20**	122	3.24%
1.74%	1.50%	0.36%	0.00%	0.00%	1.59%	**21**	140	3.72%
2.26%	0.75%	0.65%	0.25%	0.00%	1.53%	**22**	153	4.07%
1.40%	0.22%	0.12%	0.00%	98.88%	0.79%	**23**	134	3.56%
2.90%	1.90%	2.02%	6.04%	0.00%	2.43%	**24**	153	4.07%
1.20%	2.93%	0.36%	0.20%	0.00%	1.96%	**25**	119	3.16%
2.17%	1.66%	0.17%	0.36%	0.00%	1.88%	**26**	136	3.62%
2.29%	2.09%	5.95%	0.40%	0.00%	2.30%	**27**	120	3.19%
3.78%	3.58%	4.49%	0.00%	0.00%	3.71%	**28**	147	3.91%
2.35%	1.59%	1.45%	0.10%	1.12%	1.98%	**29**	157	4.17%
2.24%	2.73%	4.75%	3.42%	0.00%	2.54%	**30**	130	3.46%
2.68%	2.59%	2.15%	2.03%	0.00%	2.62%	**31**	147	3.91%
2.39%	2.24%	2.30%	0.78%	0.00%	2.32%	**32**	142	3.78%
2.93%	3.55%	8.47%	14.76%	0.00%	3.39%	**33**	124	3.30%
1.42%	2.02%	3.79%	0.76%	0.00%	1.76%	**34**	103	2.74%
3.13%	8.91%	12.50%	10.89%	0.00%	6.03%	**35**	119	3.16%
4.22%	4.65%	4.64%	10.28%	0.00%	4.44%	**36**	107	2.84%
1.14%	1.28%	0.25%	0.04%	0.00%	1.18%	**37**	106	2.82%
1.99%	2.83%	0.52%	2.08%	0.00%	2.33%	**38**	98	2.61%
1.18%	1.53%	0.25%	0.00%	0.00%	1.31%	**39**	95	2.53%
1.33%	2.67%	4.96%	0.00%	0.00%	2.04%	**40**	86	2.29%
2.39%	2.75%	2.39%	0.19%	0.00%	2.55%	**41**	72	1.91%
2.13%	2.30%	2.71%	0.07%	0.00%	2.22%	**42**	62	1.65%
1.75%	5.68%	1.34%	0.52%	0.00%	3.51%	**43**	61	1.62%
1.13%	2.11%	0.04%	6.84%	0.00%	1.55%	**44**	68	1.81%
1.04%	5.57%	6.62%	4.15%	0.00%	3.26%	**45**	68	1.81%
0.92%	2.03%	1.68%	0.89%	0.00%	1.44%	**46**	57	1.52%
2.01%	3.31%	1.54%	5.77%	0.00%	2.59%	**47**	67	1.78%
6.97%	8.18%	6.36%	10.90%	0.00%	7.51%	**48**	59	1.57%
0.74%	1.11%	0.00%	0.00%	0.00%	0.89%	**49**	53	1.41%

Age Loss Frequency *(continued)*

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:	AGE	Claim Counts	Percent to Total
1.53%	2.15%	0.16%	5.51%	0.00%	1.78%	**50**	45	1.20%
1.26%	0.68%	0.19%	0.07%	0.00%	0.96%	**51**	48	1.28%
22.18%	5.28%	12.21%	6.75%	0.00%	14.23%	**52**	39	1.04%
1.74%	2.30%	0.19%	0.64%	0.00%	1.94%	**53**	26	0.69%
1.28%	1.17%	0.04%	0.02%	0.00%	1.19%	**54**	27	0.72%
0.26%	0.14%	0.00%	0.00%	0.00%	0.20%	**55**	20	0.53%
0.58%	0.63%	2.38%	0.00%	0.00%	0.65%	**56**	13	0.35%
0.17%	0.06%	0.49%	0.03%	0.00%	0.13%	**57**	12	0.32%
0.21%	0.05%	0.00%	0.00%	0.00%	0.13%	**58**	6	0.16%
1.16%	1.28%	1.10%	3.71%	0.00%	1.22%	**59**	14	0.37%
0.04%	0.05%	0.00%	0.00%	0.00%	0.04%	**60**	8	0.21%
0.16%	0.33%	0.22%	0.00%	0.00%	0.24%	**61**	5	0.13%
0.08%	0.00%	0.00%	0.00%	0.00%	0.04%	**62**	4	0.11%
0.17%	0.03%	0.00%	0.00%	0.00%	0.10%	**63**	6	0.16%
0.13%	0.00%	0.00%	0.00%	0.00%	0.07%	**64**	5	0.13%
0.08%	0.00%	0.00%	0.00%	0.00%	0.04%	**65**	5	0.13%
0.09%	0.00%	0.00%	0.00%	0.00%	0.05%	**66**	3	0.08%
0.03%	0.14%	0.00%	0.00%	0.00%	0.08%	**67**	3	0.08%
0.09%	0.03%	0.00%	0.00%	0.00%	0.06%	**68**	6	0.16%
0.11%	0.19%	0.00%	0.00%	0.00%	0.14%	**69**	3	0.08%
0.02%	0.00%	0.00%	0.00%	0.00%	0.01%	**70**	3	0.08%
0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	**71**	1	0.03%
0.46%	0.00%	0.00%	0.00%	0.00%	0.24%	**72**	5	0.13%
0.34%	0.00%	0.00%	0.00%	0.00%	0.18%	**73**	1	0.03%
0.02%	0.00%	0.00%	0.00%	0.00%	0.01%	**74**	2	0.05%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**75**	0	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**76**	0	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**77**	0	0.00%
0.15%	0.26%	0.00%	0.00%	0.00%	0.20%	**78**	3	0.08%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**79**	0	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**80**	0	0.00%
0.05%	0.04%	0.00%	0.00%	0.00%	0.04%	**81**	1	0.03%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**82**	0	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**83**	0	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**84**	0	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**85**	1	0.03%

Historical Loss by gender of claimant (all departments)

Gender (nonblanks)

Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:	Claim Counts	
$7,037,971.84	$6,136,116.44	$399,154.33	$22,767.21	($5,114.22)	$13,589,816.02	3,743	
						Claim Counts	Percent to Total
Male							
$6,433,322.61	$5,608,418.91	$333,747.02	$20,118.48	($5,114.22)	$12,389,413.22	3,370	90.03%
Female							
$604,649.23	$527,697.53	$65,407.31	$2,648.73	$0.00	$1,200,402.80	373	9.97%
Male							
91.41%	91.40%	83.61%	88.37%	100.00%	91.17%		
Female							
8.59%	8.60%	16.39%	11.63%	0.00%	8.83%		

2007 (NFIRS) Fire Calls by Department by County

Barbour	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
1101	Belington VFD	29	0	237	3	8	22	2	0	2	0	303
1102	Junior Community VFD	22	0	26	8	1	9	0	0	0	0	66
1103	Philipi FD	31	0	16	114	16	10	6	0	0	0	193
Berkeley												
2105	Back Creek Valley VFD	91	1	51	39	23	62	53	0	0	0	320
2106	Baker Heights VF Co.	54	0	78	8	11	53	22	0	0	0	226
2101	Bedington VFD	104	1	225	59	58	282	72	1	0	0	802
2102	Hedgesville VFD	90	1	141	57	31	184	55	0	0	0	559
2201	Martinsburg FD	101	4	407	99	99	106	347	1	3	0	1,167
2104	South Berkeley VFD	136	1	198	58	27	171	74	1	2	1	669
Boone												
3101	Danville VFD	66	0	333	45	42	11	26	4	8	0	535
3102	Madison VFD	57	2	342	45	132	3	31	0	0	1	613
3107	Morrisvale VFD	24	0	61	2	1	1	0	0	0	0	89
3103	Racine FD	75	2	135	51	18	57	4	2	0	0	344
3104	Spruce River VFD	8	1	70	3	11	9	0	0	0	1	103
3105	Van FD	15	0	86	9	16	12	2	0	3	0	143
3108	Wharton-Barrett VFD	12	2	61	3	11	1	0	1	1	0	92
3106	Whitesville VFD	48	0	68	9	21	42	4	1	1	0	194
Braxton												
4103	Burnsville VFD	5	1	74	16	0	7	2	0	0	0	105
4106	Chapel VFD	4	0	24	0	3	0	0	0	0	0	31
4107	Flatwoods Community VFD	13	0	50	0	2	7	0	0	0	0	72
4104	Frametown VFD	21	1	82	3	11	12	3	0	1	1	135
4102	Gassaway VFD	18	0	53	1	0	51	2	1	0	0	126
4105	Servia VFD	11	0	44	3	0	1	4	0	0	0	63
4101	Sutton VFD	28	0	160	1	2	43	8	6	3	1	252
Brooke												
5101	Beech Bottom VFD	7	0	83	1	6	0	4	6	0	0	107
5102	Bethany Pike VFD	21	0	94	1	4	0	1	0	1	0	122
5103	Bethany VFD	7	0	167	5	17	34	4	1	1	0	236
5104	Colliers FD	7	0	48	1	19	14	0	0	0	0	89
5105	Follansbee VFD	25	1	161	15	10	23	12	1	3	0	251
5106	Franklin Community VFD	23	0	158	6	37	47	3	0	1	0	275
5107	Hooverson Heights VFD	14	0	219	16	40	28	10	2	0	0	329
5108	McKinleyville VFD	16	0	112	1	10	0	0	1	1	0	141
5110	Wellsburg VFD	15	1	180	30	19	32	25	0	2	0	304
5111	Windsor Heights VFD	8	0	64	1	16	8	3	0	0	0	100
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Cabell	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
6102	Barboursville VFD	118	0	431	110	90	245	125	0	1	0	1,120
6105	Culloden VFD	70	0	44	12	4	2	19	2	0	0	153
6108	Green Valley VFD	61	0	106	23	58	60	18	0	0	0	326
6204	Huntington FD	420	14	1,002	346	297	362	817	13	40	0	3,311
6104	Milton VFD, Inc.	36	2	146	12	17	105	22	2	0	0	342
6106	Ohio River Road VFD	55	0	209	14	26	24	30	0	6	0	364
6107	Ona VFD	28	0	45	24	69	41	15	0	1	0	223
6103	Salt Rock VFD, Inc.	30	1	33	27	4	2	4	3	1	0	105
Calhoun												
7102	Arnoldsburg VFD	20	0	90	2	5	18	1	0	0	0	136
7101	Grantsville VFD	19	0	5	20	8	2	2	0	0	1	57
7104	Upper West Fork VFD	11	0	14	2	0	1	0	0	0	0	28
Clay												
8103	Big Otter VFD	26	0	58	7	3	5	5	0	1	2	107
8101	Clay VFD	29	0	11	16	0	3	0	0	0	1	60
8104	Lizemore VFD	34	2	39	8	0	5	0	0	2	0	90
Doddridge												
9106	BANCS VFD, Inc.	8	1	18	1	0	2	1	0	0	0	31
9102	Greenwood VFD	3	1	1	3	41	0	0	3	1	0	53
9104	McClellan District VFD	7	0	84	3	17	4	0	0	1	1	117
9105	Smithburg VFD	33	2	128	3	12	27	6	0	0	0	211
9103	West Union VFD	15	0	4	1	0	0	0	0	0	0	20
Fayette												
10101	Ansted FD	28	0	120	10	33	55	4	0	1	0	251
10116	Armstrong Creek FD	17	0	1	14	13	2	0	0	0	0	47
10107	Boomer VFD	29	0	8	9	5	3	1	0	0	0	55
10102	Danese VFD	32	1	45	4	17	5	1	0	0	0	105
10103	Fayetteville VFD	53	7	21	98	48	30	11	0	1	0	269
10108	Gauley Bridge FD	23	0	42	8	5	2	1	13	0	0	94
10109	Gauley River FD	13	0	80	0	10	3	0	3	0	0	109
10115	Loup Creek VFD	6	0	20	0	1	16	6	0	7	1	57
10104	Meadow Bridge VFD	16	0	31	7	8	12	0	0	0	0	74
10310	Montgomery FD	30	2	55	4	52	29	14	6	0	0	192
10105	Mount Hope FD	50	0	32	34	22	10	8	4	3	0	163
10117	Nuttall VFD	46	0	60	0	1	4	2	0	0	0	113
10112	Oak Hill FD	108	0	30	182	4	48	33	0	2	0	407
10113	Pax VFD	24	0	15	21	8	33	2	4	0	0	107
10106	Smithers VFD, Inc.	13	1	21	10	18	3	10	0	2	1	79
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Gilmer	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
11101	Gilmer County FD	20	1	50	1	0	0	0	0	0	0	72
Grant												
12101	Bayard VFD	9	0	3	11	5	2	1	0	1	0	32
12102	Maysville VFD	17	0	56	0	4	24	0	0	0	0	101
12103	Mount Storm FD	24	0	9	39	17	6	0	0	0	0	95
12104	Petersburg VFD	35	0	8	5	140	16	7	0	0	0	211
Greenbrier												
13110	Alderson VFD	22	0	39	3	8	16	0	0	0	0	88
13111	Anthony Creek VFD	6	0	0	0	0	0	0	0	0	0	6
13190	Clintonville FD	16	0	21	37	8	12	4	1	2	1	102
13145	Fairlea VFD	22	0	38	42	8	71	28	1	0	0	210
13112	Frankford VFD	14	0	15	0	2	0	1	6	1	0	39
13120	Lewisburg VFD	29	1	186	109	34	48	60	3	1	0	471
13101	Quinwood VFD	15	0	34	6	17	5	0	0	0	0	77
13160	Rainelle VFD	49	1	72	8	17	16	18	0	2	0	183
13170	Renick VFD	8	1	8	3	0	0	0	4	0	0	24
13140	Ronceverte VFD	34	0	17	55	24	9	6	0	0	0	145
13150	Rupert VFD	15	0	2	39	4	11	4	0	3	0	78
13195	Smoot VFD	14	0	0	56	0	6	1	0	0	0	77
13116	Tri-County VF Co.	24	0	26	7	5	19	1	0	0	0	82
13130	White Sulphur Springs VFD	13	0	30	53	7	18	9	3	3	1	137
13180	Williamsburg VFD	6	0	1	0	23	0	0	0	0	0	30
Hampshire												
14101	Augusta VFD	51	1	105	10	23	31	7	0	1	0	229
14102	Capon Bridge VF Co., Inc.	42	0	70	9	17	28	6	0	0	0	172
14108	Capon Springs FD, Inc.	12	0	156	1	43	31	7	0	0	0	250
14103	Levels VFD	25	0	8	7	10	7	0	0	9	0	66
14104	North River Valley FD	34	0	79	16	10	17	0	0	0	0	156
14105	Romney VFD	65	0	97	30	28	16	23	6	0	0	265
14106	Slanesville VFD	43	0	71	2	7	39	2	0	0	0	164
14107	Springfield Valley VFD	14	0	6	17	1	5	1	0	0	0	44
Hancock												
15101	Chester VFD	8	0	57	6	12	6	11	1	2	0	103
15104	Lawrenceville VFD	17	0	70	2	5	4	4	2	1	0	105
15102	New Cumberland VFD	15	0	2	3	2	2	14	2	2	0	42
15105	New Manchester VFD	35	0	143	8	11	31	2	0	0	0	230
15103	Newell VFD	25	0	116	9	23	18	9	1	0	0	201
15108	Oakland District VFD	8	0	54	3	10	2	2	0	0	0	79
15310	Weirton City FD	76	5	900	96	64	116	122	0	3	0	1,382
15301	Weirton VFD #1	2	0	0	0	0	1	0	0	0	0	3
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Hardy	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
16101	Capon Valley VF Co.	25	0	3	5	24	19	2	0	1	0	79
16102	Mathias Baker VF Co.	41	0	30	6	6	2	5	0	0	0	90
16103	Moorefield VFD	49	2	15	119	19	40	7	1	0	0	252
Harrison												
17101	Anmoore VFD	33	1	1,103	27	25	19	7	0	0	0	1,215
17302	Bridgeport VFD	19	2	896	26	48	115	34	5	0	0	1,145
17221	Clarksburg FD	73	17	2,147	124	137	103	189	8	1	7	2,806
17116	Johnstown VFD	2	0	3	1	1	4	1	1	0	0	13
17103	Lost Creek VFD	26	0	174	6	19	55	2	4	0	0	286
17104	Lumberport VFD	23	0	180	8	39	48	4	11	0	0	313
17105	Mt. Clare VFD	10	0	42	6	9	28	0	0	0	0	95
17107	Nutter Fort VFD	23	0	389	34	222	13	27	7	1	0	716
17108	Reynoldsville VF Co.	35	6	259	8	41	16	16	14	0	2	397
17109	Salem VFD	50	1	635	13	26	34	26	18	0	0	803
17110	Shinnston VFD, Inc.	49	1	462	12	56	106	18	2	0	0	706
17111	Spelter VFD	17	0	129	34	4	32	7	4	0	0	227
17112	Stonewood VFD	31	1	195	7	31	211	11	1	0	0	488
17113	Summit Park VFD	36	1	123	1	30	9	5	0	0	0	205
17114	Wallace VFD	23	0	71	0	27	4	1	0	0	0	126
17115	West Milford VFD	15	0	171	9	73	20	7	0	0	0	295
Jackson												
18101	Cottageville VFD	21	0	211	14	14	38	6	0	0	0	304
18102	Ravenswood VFD	42	1	320	16	13	1	13	0	1	1	408
18103	Ripley VFD, Inc.	6	467	71	7	101	31	0	0	0	0	731
18104	Silverton VFD	26	3	229	75	18	47	0	0	2	0	400
18105	So. Jackson Co. VFD	45	0	322	19	13	17	12	1	0	0	429
Jefferson												
19106	Bakerton VFD	31	0	3	23	3	5	4	1	0	0	70
19105	Blue Ridge Mountain VFD	66	2	55	18	17	30	18	0	0	0	206
19102	Citizens Fire Co.	161	2	180	67	16	298	84	0	4	0	812
19101	Friendship FD	82	0	66	26	11	124	17	0	3	0	329
19104	Independent Fire Co. #1	193	0	211	72	23	257	98	1	0	0	855
19103	Shepherdstown FD	86	0	78	31	18	81	46	0	0	1	341
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Kanawha	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
20105	Belle VFD	32	0	27	4	28	37	2	2	0	0	132
20113	Cabin Creek VFD	0	19	3	1	25	1	3	3	0	0	90
20106	Cedar Grove VFD	1	68	5	6	11	11	1	1	0	0	147
20205	Charleston FD	566	17	3,401	360	648	881	1,215	3	80	0	7,171
20114	Chesapeake VFD	52	1	14	29	16	26	4	0	0	0	142
20101	Clendenin VFD, Inc.	0	194	26	18	21	21	0	0	0	0	335
20118	Davis Creek/Ruthdale VFD	0	105	16	5	0	4	0	0	0	0	182
20325	Dunbar FD	35	1	658	67	81	60	77	0	2	0	981
20112	East Bank VFD, Inc.	56	3	58	6	11	19	2	1	4	0	160
20135	Frame VFD	12	0	19	7	3	2	0	0	0	0	43
20107	Glasgow VFD	41	3	66	9	10	13	5	1	0	0	148
20109	Handley Community VFD	25	0	8	36	24	32	1	1	0	0	127
20124	Institute VFD	25	0	91	14	54	123	16	0	0	0	323
20119	Jefferson VFD, Inc.	58	0	61	37	11	40	31	0	0	0	238
20120	Lakewood VFD	32	3	100	13	15	73	2	0	0	0	238
20116	Loudendale VFD	11	0	13	10	10	2	4	0	0	0	50
20103	Malden VFD	36	1	115	13	39	37	6	0	0	0	247
20115	Marmet Community VFD	28	0	19	61	18	43	8	0	1	0	178
20318	Nitro FD	92	2	746	55	56	149	98	3	5	0	1206
20102	Pinch VFD	36	5	84	6	6	6	9	0	1	0	153
20111	Pratt Community VFD	22	0	11	33	16	38	2	1	2	0	125
20104	Rand VFD	20	0	98	6	13	18	7	1	0	0	163
20324	Saint Albans FD	78	4	1,250	86	126	25	119	5	6	0	1,699
20126	Sissonville VFD	102	0	216	45	21	54	25	0	3	0	466
20326	South Charleston FD	67	4	1,332	65	192	166	141	1	8	0	1,976
20121	Tornado VFD	7	0	8	0	1	1	0	0	0	0	17
20123	Tyler Mountain VFD, Inc.	65	1	158	31	19	65	44	5	1	0	389
20129	West Side Vol. Firefighters	76	2	87	39	28	33	5	0	0	0	270
Lewis												
21101	Jackson's Mill FD	18	1	48	8	5	0	21	2	0	0	103
21102	Jane Lew VFD, Inc.	21	0	11	131	19	161	17	0	0	0	360
21105	Midway VFD	7	0	22	2	9	1	0	0	0	0	41
21103	Pricetown VFD	15	0	28	10	6	14	38	5	5	0	121
21104	Walkersville VFD, Inc.	19	0	83	3	8	70	8	0	0	0	191
21305	Weston FD	34	4	221	44	32	203	27	10	0	0	575
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Lincoln	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
22101	Alum Creek VFD	44	0	32	48	5	11	0	0	0	0	140
22102	Duval District VFD	22	4	27	2	2	4	3	4	1	0	69
22106	Guyan River VFD	31	0	9	35	2	0	0	1	1	0	79
22104	Hamlin VFD	16	0	3	42	6	3	2	0	0	0	72
22103	Harts VFD	23	0	47	3	1	1	0	1	0	0	76
22107	Mudriver VFD	13	0	65	1	7	6	1	0	0	0	93
22105	West Hamlin FD	37	0	37	41	11	4	7	2	1	1	141
Logan												
23110	Buffalo Creek VFD	19	0	18	1	1	0	0	0	0	0	39
23101	Chapmanville VFD	41	3	154	18	14	19	6	0	1	0	256
23102	Cora VFD	62	0	37	3	2	12	1	0	3	0	120
23106	Henlawson VFD	31	0	31	7	2	14	2	1	5	0	93
23112	Lake VFD	18	1	35	0	0	16	0	3	0	0	73
23107	Logan County #2 VFD	45	0	85	20	16	4	14	1	1	0	186
23303	Logan FD	84	1	119	158	114	61	30	12	1	0	580
23111	Main Harts Creek VFD, Inc.	17	0	4	27	1	10	0	1	0	0	60
23104	Main Island Creek VFD	11	0	32	2	5	1	3	0	0	0	54
23109	Sharples VFD	4	0	9	8	6	0	0	0	0	0	27
23105	Town of Man FD	10	0	3	7	0	0	1	0	0	0	21
23108	Verdunville VFD	42	2	53	9	5	42	0	1	2	0	156
Marion												
24101	Barrackville VFD	22	0	18	41	18	56	8	4	2	0	169
24102	Baxter VFD	21	0	74	6	21	6	3	1	7	0	139
24115	Boothsville VFD	22	0	146	1	62	100	6	3	1	0	341
24103	Bunners Ridge VFD	13	1	23	2	12	12	1	2	0	0	66
24204	Fairmont FD	90	3	1,265	106	272	72	109	19	11	0	1,947
24106	Fairview VFD	26	0	24	9	6	2	5	8	0	0	80
24107	Farmington VFD	37	5	38	10	12	32	6	5	0	0	145
24108	Grant Town VFD	33	0	9	6	13	15	4	8	0	0	88
24109	Mannington VFD	32	0	54	40	9	38	24	0	7	0	204
24110	Monongah VFD	45	0	101	9	62	81	25	15	5	0	343
24111	Rivesville VFD	17	0	20	32	15	10	3	3	8	0	108
24112	Valley VFD	58	1	444	44	95	127	33	8	9	0	819
24113	Winfield District VFD	30	1	90	11	23	30	7	2	2	0	196
24114	Worthington VFD	35	0	349	13	32	6	16	4	0	1	456
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Marshall	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
25101	Benwood VFD	12	1	113	11	19	2	3	0	0	0	161
25114	Big Wheeling Creek VFD	5	0	16	1	2	0	0	0	0	1	25
25102	Boggs Run VFD	4	0	4	1	0	1	2	0	0	1	13
25103	Cameron VFD	17	1	60	10	39	17	13	0	2	0	159
25104	Dallas VFD	9	0	56	0	4	2	2	0	0	0	73
25118	Fish Creek VFD	6	0	12	2	0	2	0	0	0	0	22
25115	Fork Ridge VFD	11	0	404	2	21	1	0	0	1	0	440
25105	Glen Dale VFD	11	1	15	0	10	5	18	1	1	0	62
25106	Limestone VFD	16	1	38	3	7	6	3	0	0	0	74
25108	McMechen VFD	6	0	166	4	5	12	4	0	1	0	198
25109	Moundsville VFD (9)	86	3	179	25	62	39	74	0	0	0	468
25210	Moundsville VFD (10)	23	0	125	16	83	264	32	0	0	0	543
25111	Mount Olivet VFD	11	1	22	8	4	3	0	1	0	0	50
25116	Roberts Ridge VFD	9	0	40	6	0	3	2	3	1	0	64
25117	Saint Joseph VFD	9	0	13	2	0	1	0	1	0	0	26
25112	Sherrard VFD	2	0	44	2	5	6	0	0	0	0	59
25113	Washington Lands VFD	15	0	60	0	3	2	0	0	0	0	80
Mason												
26106	Flatrock VFD	23	0	34	2	8	6	2	0	0	0	75
26101	Leon VFD	23	0	9	25	5	3	0	1	7	0	73
26102	Mason VFD	32	0	47	18	12	21	10	1	4	0	145
26104	New Haven VFD	23	0	61	8	7	9	7	1	0	0	116
26103	Point Pleasant FD	18	0	32	5	3	14	4	1	0	0	77
26105	Valley VFD	37	0	75	6	11	24	3	0	1	0	157
McDowell												
27101	Anawalt VFD	13	0	33	0	3	2	0	0	4	0	55
27115	Berwind VFD, Inc.	29	0	179	15	9	1	1	3	0	0	237
27113	Bradshaw VFD, Inc.	16	0	55	0	0	1	0	0	0	0	72
27103	Coalwood/Caretta VFD	3	0	0	2	2	1	0	0	0	1	9
27104	Davy VFD	5	0	1	0	1	0	0	0	0	0	7
27105	Gary FD	12	0	6	7	0	0	1	1	0	0	27
27106	Iaeger VFD	12	0	5	18	37	4	0	0	0	0	76
27108	Keystone FD	10	0	0	3	0	1	0	0	0	0	14
27107	Kimball VFD	30	1	13	4	2	7	3	2	0	0	62
27114	McDowell VFD	18	0	3	0	0	0	0	1	0	0	22
27109	Northfork VFD	22	0	60	5	1	3	0	0	2	0	93
27102	Panther VFD	7	1	64	3	0	12	0	0	0	0	87
27110	Raysal VFD	58	0	60	0	4	1	1	0	0	0	124
27111	Roderfield VFD	20	0	0	15	0	1	0	0	1	0	37
27112	War VFD	21	0	7	0	7	9	1	0	1	0	46
27116	Welch FD	55	0	63	23	18	6	15	1	1	0	182
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Mercer	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
28101	Athens VFD	16	0	0	1	0	5	3	0	1	0	26
28202	Bluefield FD	84	3	902	70	67	66	295	0	4	1	1,492
28102	Bluestone Valley VFD	17	0	43	53	13	11	0	0	0	0	137
28103	Bluewell VFD	46	1	6	91	15	9	1	0	0	1	170
28104	Bramwell VFD	16	0	19	0	10	0	0	0	0	1	46
28105	East River VFD	46	0	104	21	7	41	23	0	0	0	242
28106	Green Valley/Glenwood VFD	43	1	4	138	6	13	33	0	0	0	238
28107	Matoaka VFD	32	1	119	9	25	18	7	0	0	0	211
28108	Montcalm VFD, Inc.	22	0	3	1	0	0	1	0	0	0	27
28109	Oakvale FD	15	0	25	6	3	2	13	0	0	0	64
28310	Princeton FD	61	2	750	57	105	58	84	7	3	0	1,127
Mineral												
30102	Burlington VFD, Inc.	28	1	18	58	32	31	16	12	0	0	196
30103	Elk District FD	17	0	81	2	36	15	0	0	0	0	151
30104	Fort Ashby Volunteer Fire Co., Inc	32	0	26	57	21	60	12	1	0	0	209
30105	Fountain Volunteer Fire Co.	32	0	120	69	26	53	6	0	1	0	307
30106	Keyser VFD	55	0	54	46	53	76	37	0	0	0	321
30107	New Creek VFD, Inc.	50	0	344	16	30	72	23	9	0	0	544
30108	Patterson Creek FD	14	0	24	6	5	21	2	1	0	0	73
30109	Ridgeley VFD	17	0	117	4	9	9	4	0	0	0	160
30110	Short Gap VFD	19	0	327	2	14	86	9	0	0	0	457
30111	Tri-Towns Fire Co.	42	1	41	15	5	7	24	11	1	1	148
30112	Wiley Ford Fire Co., Inc	24	0	155	12	19	19	17	1	0	0	247
Mingo												
29106	Baisden VFD	26	0	40	0	0	7	2	6	0	0	81
29110	Beech Creek VFD	4	0	3	0	0	0	0	0	0	0	7
29101	Chattaroy VFD	38	1	44	1	6	2	0	0	0	0	92
29102	Delbarton VFD	55	0	75	1	3	6	2	0	1	1	144
29108	East Fork VFD	13	0	26	0	1	4	0	1	0	0	45
29103	Gilbert VFD	17	0	7	0	20	3	0	0	0	0	47
29104	Kermit FD	41	0	0	1	0	0	0	0	0	3	45
29107	Lenore VFD, Inc.	40	0	97	13	9	4	3	3	22	0	191
29105	Matewan FD	18	0	27	1	1	3	1	0	1	0	52
29109	Wharncliffe VFD	8	0	5	1	0	3	0	0	4	0	21
29306	Williamson FD	52	1	78	19	45	3	39	1	0	0	238
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Monongalia	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
31101	Blacksville FD	9	0	72	2	2	3	12	2	0	0	102
31102	Brookhaven FD	70	1	3	132	24	225	28	11	0	0	494
31104	Cheat Lake VFD	32	0	38	162	48	81	27	8	0	0	396
31103	Clinton District VFD	39	2	193	11	18	26	20	4	2	0	315
31105	Cool Springs VFD	21	0	0	53	11	100	4	5	0	0	194
31106	Granville VFD	106	2	71	34	25	144	86	3	1	0	472
31207	Morgantown FD	176	8	808	197	367	564	447	8	6	0	2,581
31109	River Road VFD	22	0	15	44	3	2	4	1	1	0	92
31111	Scotts Run VFD	21	2	62	10	8	19	50	6	2	0	180
31110	Star City VFD	58	4	106	39	31	166	91	6	6	0	507
31112	Triune-Halleck FD	38	0	225	24	5	8	23	7	0	0	330
31113	Wadestown FD	15	0	36	12	2	0	2	0	0	0	67
31114	Westover FD	68	1	193	30	12	16	96	19	0	0	435
Monroe												
32101	Ballard VFD	11	0	27	17	1	11	1	0	0	0	68
32102	Lindside VFD	24	0	170	4	2	24	6	0	0	0	230
32103	Peterstown VFD	25	1	35	2	4	3	6	4	3	0	83
32105	Union Community VFD	35	0	83	5	9	4	1	2	1	0	140
Morgan												
33101	Berkeley Springs VFD	82	3	188	71	97	138	19	1	33	0	632
33102	Great Cacapon Fire Co.	52	0	89	22	77	47	5	0	0	0	292
33103	Paw Paw Vol. Fire Co., Inc.	27	0	169	6	16	6	0	0	0	1	225
33104	South Morgan VFD	35	1	40	14	16	42	6	0	0	0	154
Nicholas												
34102	Birch River VFD	24	0	33	5	4	9	1	0	0	0	76
34101	Craigsville-Beaver-Cottle VFD	30	2	66	12	12	12	4	1	0	0	139
34108	Hookersville-Muddlety FD	5	0	9	4	5	1	0	0	0	0	24
34107	Keslers Cross Lanes Vol. Fire Service	19	0	9	21	1	9	0	0	0	0	59
34103	Nettie FD	13	0	11	15	2	34	1	0	0	2	78
34104	Richwood VFD	14	0	35	5	7	12	6	0	1	0	80
34105	Summersville FD	16	0	73	11	14	40	7	2	1	0	164
34106	Wilderness VFD, Inc.	17	0	80	31	1	2	1	0	2	0	134
Ohio												
35101	Bethlehem VFD	10	1	1	10	3	13	3	0	0	0	41
35102	Clearview VFD	13	1	123	9	15	33	12	1	0	0	207
35103	Mozart VFD	7	1	130	8	3	42	2	0	0	0	193
35104	Stone Church VFD	8	0	116	3	17	27	1	3	0	0	175
35105	Triadelphia VFD	23	3	219	28	42	61	43	0	0	0	419
35106	Valley Grove VFD	20	2	103	10	17	37	27	1	2	0	219
35107	West Liberty VFD	18	0	346	10	9	5	89	0	0	0	477
35208	Wheeling FD	101	45	3,515	292	603	523	614	3	2	0	5,698
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Pendleton	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
36102	Circleville VFD	11	0	25	3	4	6	0	0	0	0	49
36101	Franklin VFD	36	1	62	4	0	17	2	0	0	0	122
36105	Seneca Rocks VFD	12	0	32	3	1	0	3	1	0	0	52
36104	South Fork VFD	14	0	44	2	15	6	0	0	0	0	81
36103	Upper Tract VFD, Inc.	26	0	29	2	7	5	0	0	0	0	69
Pleasants												
37101	Belmont VFD	15	0	52	24	2	5	22	0	1	0	121
37102	Saint Marys VFD	19	0	113	11	3	17	6	0	2	0	171
Pocahontas												
38108	Bartow-Frank-Durbin FD	12	0	8	2	0	2	1	0	0	0	25
38106	Cass VFD	3	0	74	0	1	2	0	0	0	0	80
38105	Frost VFD	2	0	1	1	0	4	1	0	0	0	9
38102	Hillsboro FD	8	0	12	0	0	0	0	0	0	0	20
38103	Marlinton FD	16	0	34	6	11	14	4	0	0	0	85
38304	Shaver's Fork Fire Rescue	10	0	189	17	12	36	106	1	0	0	371
Preston												
39101	Albright VFD	14	0	35	4	3	7	1	0	0	0	64
39102	Aurora VFD	21	0	22	30	1	22	0	0	2	0	98
39103	Bruceton-Brandonville VFD	15	0	149	20	27	32	10	2	1	0	256
39104	Fellowsville VFD	29	1	3	63	17	3	1	0	2	0	119
39105	Kingwood VFD	43	1	65	51	16	65	11	9	0	0	261
39106	Masontown VFD	24	0	145	23	18	18	4	1	0	0	233
39112	Mount Grove VFD, Inc.	9	0	24	3	5	12	0	4	0	0	57
39107	Newburg VFD	16	0	51	17	3	6	0	0	0	0	93
39108	Reedsville VFD	25	0	108	7	5	3	3	4	1	0	156
39109	Rowlesburg VFD	21	0	37	47	3	2	0	4	0	0	114
39110	Terra Alta VFD	25	3	60	29	12	5	15	1	0	0	150
39111	Tunnelton VFD	24	0	101	15	15	51	1	5	1	0	21
Putnam												
40101	Bancroft Community VFD	38	0	13	19	23	17	3	0	0	0	113
40102	Buffalo VFD	39	1	87	3	6	2	1	1	1	0	141
40103	Eleanor VFD, Inc.	38	0	33	8	21	22	2	3	7	0	134
40104	Hurricane VFD	69	2	151	40	14	91	20	0	1	0	388
40105	Poca VFD	33	1	117	8	15	21	5	2	2	0	204
40107	Rt 34 VFD	22	0	33	4	3	9	0	3	2	0	76
40108	Teays Valley VFD	62	0	72	87	41	59	33	1	0	0	355
40109	Winfield VFD	55	0	19	100	42	54	16	1	0	0	287
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Raleigh	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
41101	Beaver VFD	68	0	152	91	75	136	14	0	0	0	536
41202	Beckley FD	76	5	258	242	225	61	289	4	11	0	1,171
41103	Bradley-Prosperity VFD	78	0	58	120	27	69	13	0	0	0	365
41114	Clear Creek VFD	5	0	4	2	2	2	0	0	0	0	15
41105	Coal City VFD	43	1	28	26	15	8	13	0	2	0	136
41106	Coal River VFD	22	0	28	2	11	0	1	0	0	0	64
41107	Ghent VFD	27	0	66	13	9	11	5	0	0	0	131
41108	Lester VFD	13	1	5	48	3	4	3	2	1	0	80
41109	Mabscott FD	42	4	71	14	12	17	10	0	0	0	170
41110	Rhodell VFD	10	0	3	16	5	0	0	0	0	0	34
41111	Sophia Area VFD	31	1	1	38	29	5	1	0	0	1	107
41113	Town of Sophia VFD	19	0	7	25	93	1	5	0	0	0	150
41112	Trap Hill VFD	41	8	104	9	22	4	17	2	1	0	208
Randolph												
42101	Beverly Vol. Fire Co.	58	0	39	1	13	14	6	0	0	0	131
42102	Coalton VFD	12	0	35	5	4	1	0	0	0	0	57
42303	Elkins FD	78	0	167	53	75	82	42	3	0	0	500
42104	Harman VFD	13	0	5	0	47	0	1	0	0	0	66
42105	Huttonsville/Mill Creek VFD	28	0	86	20	14	6	6	16	4	0	180
42106	Leading Creek VFD	19	0	19	26	6	6	0	1	1	0	78
42107	Pickens VFD	2	0	8	1	0	0	0	0	0	1	12
42108	Tygart Valley VFD	13	0	33	1	3	7	0	0	0	2	59
42109	Valley Head VFD	15	0	40	0	7	8	0	0	0	0	70
42110	Whitmer VFD	4	0	8	1	23	2	0	1	0	0	39
Ritchie												
43101	Cairo FD	11	0	74	13	12	5	0	1	1	0	117
43102	Ellenboro VFD	29	0	50	23	18	14	10	1	1	0	146
43103	Harrisville FD	23	0	58	16	19	41	3	2	0	0	162
43104	Pennsboro VFD	17	1	63	0	8	27	0	0	0	0	116
43105	Smithville VFD	14	0	18	10	16	8	0	0	0	0	66
Roane												
44106	Clover-Roane VFD	20	0	9	0	13	4	0	0	0	0	46
44105	Gandeeville-Harmony VFD	17	0	23	22	1	3	0	0	1	0	67
44104	Newton VFD	24	0	46	4	13	14	0	0	0	0	101
44102	Reedy FD	15	0	43	1	8	11	1	4	0	0	83
44101	Spencer-Roane VFD	53	1	15	95	1	74	6	5	3	0	253
44103	Walton VFD	12	0	81	3	7	0	4	5	0	0	112
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Summers	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
45104	Forest Hills VFD	15	0	32	7	1	0	0	1	0	0	56
45109	Green Sulphur District VFD	16	1	84	11	22	7	18	1	0	0	160
45103	Greenbrier Valley VFD	17	0	8	36	3	9	4	6	1	0	84
45301	Hinton FD	38	1	10	71	9	68	23	5	2	1	228
45102	Jumping Branch/Nimitz VFD	16	0	20	3	0	11	1	2	1	0	54
45105	Pipestem VFD	13	0	62	9	4	5	0	0	2	0	95
45106	Summers County VFD & Rescue	4	2	0	7	0	6	3	0	0	0	22
Taylor												
46101	Flemington VFD	21	0	39	7	5	15	3	11	0	0	101
46302	Grafton FD	37	0	183	47	162	22	27	2	1	0	481
46103	Thornton FD	26	0	22	4	25	3	1	2	0	0	83
Tucker												
47104	Canaan Valley VFD	5	0	7	20	10	17	5	0	0	0	64
47101	Davis FD	5	0	16	31	7	5	5	0	0	0	69
47102	Parsons VFD	20	0	68	23	13	22	5	3	0	0	154
47103	Thomas VFD	3	0	15	24	20	2	2	0	0	0	66
Tyler												
48101	Alma VFD	4	0	7	2	2	2	2	0	0	0	19
48102	Middlebourne/Tyler VFD	13	0	26	43	0	4	4	0	1	5	96
48104	Shirley VFD, Inc.	13	0	8	9	9	8	0	1	0	0	48
48103	Sistersville VFD	26	0	41	47	38	11	5	0	0	0	168
Upshur												
49101	Adrian VFD	14	1	131	1	19	2	0	1	0	1	170
49104	Banks District FD	27	0	87	5	22	24	2	0	0	0	167
49302	Buckhannon FD	58	8	98	71	5	58	33	2	2	0	335
49105	Ellamore VFD	18	1	34	3	8	21	0	1	0	0	86
49106	Selbyville VFD	6	0	21	3	0	2	0	0	0	0	32
49107	Warren District VFD	17	0	44	29	3	31	0	1	1	0	126
49103	Washington District VFD	17	0	61	1	3	20	0	2	0	0	104
Wayne												
50101	Ceredo FD	41	2	60	10	16	5	12	0	0	0	146
50108	Dunlow VFD	26	0	16	0	0	0	0	0	0	0	42
50109	East Lynn VFD	30	0	15	3	0	1	0	0	0	0	49
50102	Fort Gay FD	32	0	14	0	2	2	1	0	0	0	51
50203	Kenova FD	9	0	0	0	0	0	0	0	0	0	9
50107	Kenova VFD	19	0	59	3	2	33	7	0	7	1	131
50104	Lavalette FD	50	2	878	9	30	19	23	0	0	0	1,011
50106	Prichard VFD	36	0	24	10	1	1	12	0	0	0	84
50105	Wayne VFD	28	0	1	4	3	0	0	0	0	0	36
	Fire Department	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**

2007 (NFIRS) Fire Calls by Department by County

Webster	Fire Department	100	200	300	400	500	600	700	800	900	N/A	Total
51101	Cowen VFD	24	0	38	53	11	13	5	6	1	0	151
51103	Diana VFD	8	0	11	0	3	0	0	0	0	0	22
51105	Erbacon VFD	2	0	2	0	0	1	0	1	0	0	6
51104	Hacker Valley VFD	4	0	6	4	2	2	0	0	0	0	18
51102	Webster Springs FD	22	0	69	26	8	14	7	5	0	0	151
Wetzel												
52101	Folsom VFD	18	1	0	2	3	0	0	0	0	0	24
52102	Grandview FD	10	0	0	15	3	3	1	1	0	0	33
52103	Hundred FD	14	1	46	7	9	13	0	0	0	1	91
52104	Jacksonburg VFD	6	0	1	0	5	0	0	22	2	0	36
52106	New Martinsville FD	28	0	111	136	29	45	27	13	0	0	389
52108	Paden City VFD	24	0	37	33	27	14	4	0	0	0	139
52109	Pine Grove VFD	14	0	7	2	12	10	0	2	2	0	49
52110	Reader FD	14	0	3	3	46	3	0	2	0	0	71
52114	Silver Hill VFD, Inc.	1	0	2	0	0	1	0	0	0	0	4
52112	Smithfield VFD	4	1	2	1	3	3	0	4	0	1	19
52113	Wileyville VFD, Inc.	5	0	16	7	1	2	3	11	0	0	45
Wirt												
53101	Elizabeth-Wirt VFD	34	0	49	6	10	18	9	0	0	0	126
Wood												
54101	Blennerhassett FD	22	0	198	15	9	8	20	0	0	0	272
54102	Deerwalk VFD	18	0	96	6	10	3	3	0	0	0	136
54103	East Wood VFD	23	0	211	1	14	0	8	0	5	1	263
54104	Lubeck VFD	37	4	392	24	13	75	25	16	0	0	586
54106	Mineral Wells VFD	42	0	225	8	39	13	27	0	0	0	354
54205	Parkersburg FD	135	2	787	360	222	251	516	1	1	3	2,278
54111	Pond Creek VFD	13	0	47	4	5	9	2	0	0	0	80
54107	Vienna FD	28	0	15	61	14	67	76	10	0	0	271
54108	Washington Bottom VFD	18	1	70	1	15	4	6	0	0	0	115
54109	Waverly Vol. Fire Co.	30	3	345	15	12	32	16	14	0	0	467
54110	Williamstown VFD	16	3	72	6	20	22	19	9	1	0	168
Wyoming												
55108	Brenton VFD	31	1	85	1	6	14	0	0	2	0	140
55101	Coal Mountain VFD	27	0	56	5	2	0	2	0	0	0	92
55106	Cyclone FD	31	0	67	0	6	3	0	0	0	0	107
55109	Hanover VFD	28	0	48	0	0	0	2	2	1	0	81
55103	Mullens FD	38	1	125	10	30	37	8	1	0	0	250
55104	Oceana FD	48	0	171	25	7	38	9	5	1	0	304
55105	Pineville VFD	47	0	90	39	2	38	6	4	1	0	227
55107	Upper Laurel VFD, Inc.	5	0	1,658	0	6	6	0	1	0	0	1,676
Grand Totals:	**Fire Department**	**100**	**200**	**300**	**400**	**500**	**600**	**700**	**800**	**900**	**N/A**	**Total**
		14,315	**354**	**56,373**	**10,772**	**10,347**	**14,405**	**775**	**775**	**549**	**60**	**117,549**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Adrian VFD	36	55	45	60	**49**
Albright VFD	16	17	23	19	**19**
Alderson VFD	33	32	40	40	**36**
Alma VFD	10	13	12	13	**12**
Alum Creek VFD	20	19	21	29	**22**
Anawalt VFD	10	10	10	15	**11**
Anmoore VFD	24	26	20	29	**25**
Ansted Certified FD	24	24	34	32	**29**
Anthony Creek VFD	18	15	15	21	**17**
Armstrong Creek VFD	28	25	24	26	**26**
Arnoldsburg VFD	20	23	23	23	**22**
Athens VFD	24	23	25	24	**24**
Augusta VFD	47	54	43	50	**49**
Aurora VFD	19	21	26	27	**23**
Back Creek Valley VFD	46	47	47	45	**46**
Baisden VFD	36	37	16	14	**26**
Baker Heights VF Co.	50	50	50	40	**48**
Bakerton VFD, Inc.	20	22	22		**21**
Ballard Vol. Fire and Rescue	15	19	17	21	**18**
Bancroft VFD	22	26	22	25	**24**
BANCS VFD	18	18	16	18	**18**
Banks District VFD	69	32	32	32	**41**
Barboursville VFD	47	42	42	42	**43**
Barrackville VFD	24	24	21	21	**23**
Bartow-Frank-Durbin VFD	30	90	90	90	**75**
Baxter VFD	25	25	27	18	**24**
Bayard VFD	23	20	20	25	**22**
Beaver VFD	28	31	31	33	**31**
Beckley FD		40	40		**40**
Bedington VFD	80	63	60	60	**66**
Beech Bottom VFD	17	17	19	24	**19**
Beech Creek VFD	20	20	20	14	**19**
Belington VFD	28	25	25	26	**26**
Belle VFD	22	20	18	20	**20**
Belmont VFD	24	23	22	24	**23**
Benwood VFD	45	40	40	43	**42**
Berkeley Springs Vol. Fire Co.	96	98	90	90	**94**
Berwind VFD	20	21	16	19	**19**
Bethany Pike VFD	27	25	20	14	**22**
Bethany VFD	24	23	20	21	**22**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Bethlehem VFD	21	18	18	20	**19**
Beverly VFD	35	38	37	38	**37**
Big Otter VFD	18	25	48	23	**29**
Big Wheeling Creek VFD	13	13	13	14	**13**
Birch River VFD	18	19	17	17	**18**
Blacksville VFD	23	26	25	22	**24**
Blennerhassett VFD	22	22	24	26	**24**
Blue Ridge Mountain VFD	42	30	34	35	**35**
Bluefield FD		20	20		**20**
Bluestone Valley VFD	19	17	15	19	**18**
Bluewell VFD	24	23	21	21	**22**
Boggs Run VFD	10	7	9	10	**9**
Boomer VFD	15	18	20	19	**18**
Boothsville VFD	15	15	22	25	**19**
Bradley-Prosperity VFD	17	28	26	27	**25**
Bradshaw VFD	25	26	30	29	**28**
Bramwell VFD	18	18	18	17	**18**
Brenton VFD	20	22	20	20	**21**
Bridgeport FD	42	36	37	38	**38**
Brookhaven VFD	36	38	45	38	**39**
Bruceton-Brandonville VFD	20	33	34	35	**31**
Buckhannon VFD	29	27	33	40	**32**
Buffalo Creek VFD	18	22	26	25	**23**
Buffalo VFD	30	32	26	32	**30**
Bunners Ridge VFD	12	16	16	15	**15**
Burlington VFD, Inc.	50	50	50	40	**48**
Burnsville VFD	15	16	16	16	**16**
Cabin Creek VFD	19	19	20	20	**20**
Cairo VFD, Inc.	22	21	17	18	**20**
Cameron VFD	29	35	33	38	**34**
Canaan Valley VFD	30	32	25	36	**31**
Capon Bridge VFD	38	39	35	40	**38**
Capon Springs VFD	13	14	14	16	**14**
Capon Valley VFD	27	30	28	34	**30**
Cass VFD	15	18	15	14	**16**
Cedar Grove VFD	26	22	28	22	**25**
Ceredo VFD	51	48	50	60	**52**
Chapel VFD	20	20	15	19	**19**
Chapmanville VFD	34	35	33	34	**34**
Charleston FD		198	198		**198**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Chattaroy VFD	15	15	16	18	**16**
Cheat Lake VFD	20	23	23	35	**25**
Chesapeake VFD	20	19	25	22	**22**
Chester VFD	21	20	21	20	**21**
Circleville VFD	22	21	21	22	**22**
Citizens Fire Co.	75	75	55	45	**63**
Clarksburg FD		42	42		**42**
Clay VFD	15	15	16	16	**16**
Clear Creek VFD	12	15	19	20	**17**
Clearview VFD	24	24	26	29	**26**
Clendenin VFD	29	26	28	28	**28**
Clinton District VFD	20	19	25	30	**24**
Clintonville VFD	27	22	25	19	**23**
Clover-Roane VFD	27	29	19	18	**23**
Coal City VFD	23	26	22	34	**26**
Coal Mountain VFD	14	12	11	12	**12**
Coal River VFD	18	11	15	20	**16**
Coalton VFD	14	14	17	14	**15**
Coalwood/Caretta VFD	14	13	16	17	**15**
Colliers VFD	28	23	30	21	**26**
Cool Springs VFD	35	27	29	35	**32**
Cora VFD	20	25	25	33	**26**
Cottageville VFD	47	49	48	46	**48**
Cowen VFD	55	45	31	32	**41**
Craigsville-Beaver-Cottle VFD	22	25	25	28	**25**
Culloden VFD	26	26	19	21	**23**
Cyclone VFD	20	22	21	21	**21**
Dallas VFD	15	19	26	23	**21**
Danese VFD	21	26	26	24	**24**
Danville VFD	32	31	34	29	**32**
Davis Creek-Ruthdale VFD	24	26	22	27	**25**
Davis VFD	27	24	20	17	**22**
Davy VFD	11	11	11	13	**12**
Deerwalk VFD	23	27	29	29	**27**
Delbarton VFD	25	30	28	29	**28**
Diana VFD	18	18	20	22	**20**
Dunbar VFD	24	24	32	28	**27**
Dunlow VFD	30	25	25	25	**26**
Duval District VFD	16	15	15	17	**16**
East Bank VFD	33	32	38	42	**36**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
East Fork VFD	14	15	17	15	**15**
East Lynn VFD	10	10	12	20	**13**
East River VFD	16	16	32	24	**22**
East Wood VFD	26	26	22	32	**27**
Eleanor VFD	24	24	22	22	**23**
Elizabeth-Wirt VFD	23	28	29	28	**27**
Elk District VFC	42	44	38	37	**40**
Elkins FD	33	35	34	35	**34**
Ellamore VFD	26	21	18	21	**22**
Ellenboro VFD	23	23	24	30	**25**
Erbacon VFD	16	17	17	14	**16**
Fairlea VFD	20	19	17	19	**19**
Fairmont FD		41	41		**41**
Fairview VF Co.	16	22	18	22	**20**
Farmington VFD	20	25	25	30	**25**
Fayetteville FD	29	33	28	2	**23**
Fellowsville VFD	25	25	25	25	**25**
Fish Creek VFD	10	13	13	12	**12**
Flatrock VFD	27	17	20	19	**21**
Flatwoods Community VFD	14	12	11	25	**16**
Flemington VFD	23	27	26	25	**25**
Follansbee VFD	30	27	34	45	**34**
Folsom VFD	15	14	14	14	**14**
Forest Hill VFD, Inc.	25	21	18	18	**21**
Fork Ridge VFD	12	12	12	12	**12**
Fort Ashby VF Co., Inc.	36	48	51	58	**48**
Fort Gay VFD	25	22	23	18	**22**
Fountain VF Co.	33	30	33	26	**31**
Frame VFD, Inc.	17	18	18	19	**18**
Frametown VFD	31	28	31	28	**30**
Frankford VFD, Inc.	22	20	20	22	**21**
Franklin Community VFD	35	29	30	28	**31**
Franklin VFD	42	38	30	26	**34**
Friendship VFD	70	70	70	70	**70**
Frost VFD	20	19	18	17	**19**
Gandeeville-Harmony VFD	24	16	24	25	**22**
Gary VFD	13	10	14	14	**13**
Gassaway VFD	26	32	33	33	**31**
Gauley Bridge VFD	29	28	0	30	**22**
Gauley River VFD	17	19	25	29	**23**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Ghent Area VFD	36	25	25	30	**29**
Gilbert VFD	30	26	29	25	**28**
Gilmer VFD	70	65	70	65	**68**
Glasgow VFD	18	18	26	20	**21**
Glen Dale VFD	29	32	31	28	**30**
Grafton VFD	30	33	28	28	**30**
Grandview VFD, Inc.	27	27	21	16	**23**
Grant Town VFD	17	11	23	22	**18**
Grantsville VFD	30	20	38	28	**29**
Granville VFD	45	34	41	39	**40**
Great Cacapon VF Co.	29	34	30	33	**32**
Green Sulphur District VFD & Rescue	16	15	14	12	**14**
Green Valley VFD	32	32	27	23	**29**
Green Valley/Glenwood VFD	21	17	20	24	**21**
Greenbrier Valley Rural VFD	22	13	17	15	**17**
Greenwood VFD	10	10	10	10	**10**
Guyan River VFD	20	16	22	21	**20**
Hacker Valley VFD	21	20	18	18	**19**
Hamlin VFD	25	29	31	29	**29**
Handley VFD	13	12	13	17	**14**
Hanover VFD	28	21	26	10	**21**
Harman VFD	14	14	14	15	**14**
Harrisville VFD	24	25	23	20	**23**
Harts VFD	17	19	19	19	**19**
Hedgesville VFD	104	115	109	113	**110**
Henlawson VFD	31	27	26	23	**27**
Hillsboro VFD	32	36	32	24	**31**
Hinton VFD	34	33	33	34	**34**
Hookersville-Muddlety VFD	10	11	13	14	**12**
Hooverson Heights VFD	40	37	35	40	**38**
Hundred VFD	19	18	21	20	**20**
Huntington FD		106	106		**106**
Hurricane VFD	43	42	42	36	**41**
Huttonsville-Mill Creek VFD	42	40	44	40	**42**
Iaeger VFD	17	18	21	20	**19**
Independent Fire Co	48	40	48	38	**44**
Institute VFD	33	35	29	30	**32**
Jacksonburg VFD	13	14	15	13	**14**
Jackson's Mill VFD	14	15	17	22	**17**
Jane Lew VFD	24	23	22	25	**24**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Jefferson VFD	24	26	19	22	**23**
Johnstown VFD, Inc.	12	12	15	12	**13**
Jumping Branch-Nimitz VFD	25	23	13	12	**18**
Junior VFD	24	24	20	20	**22**
Kenova FD		0	0		**0**
Kenova VFD, Inc.	55	61	76	73	**66**
Kermit VFD	48	45	45	54	**48**
Keslers-Cross Lanes VFD	15	18	21	21	**19**
Keyser VFD, Inc.	29	38	34	41	**36**
Keystone VFD	10	12	12	9	**11**
Kimball VFD	17	16	21	17	**18**
Kingwood VFD	21	22	22	24	**22**
Lake VFD	25	25	17	20	**22**
Lakewood VFD	15	12	15	14	**14**
Lavalette VFD	31	33	32	38	**34**
Lawrenceville VFD	13	20	16	19	**17**
Leading Creek VFD	32	30	28	27	**29**
Lenore VFD	28	15	25	20	**22**
Leon VFD, Inc.	18	20	19	18	**19**
Lester VFD, Inc.	28	26	26	28	**27**
Levels VFD	44	45	45	42	**44**
Lewisburg VFD	24	24	28	27	**26**
Limestone VFD	27	28	27	27	**27**
Lindside VFD	21	27	26	23	**24**
Lizemore (So. Clay Co.) VFD	22	26	26	21	**24**
Logan County VFD #2	23	26	22	24	**24**
Logan FD	32	32	28	32	**31**
Lost Creek VFD	34	40	37	35	**37**
Loudendale VFD	10	13	13	14	**13**
Loup Creek VFD	20	20	17	17	**19**
Lubeck VFD	46	44	43	49	**46**
Lumberport VFD	25	25	25	25	**25**
Mabscott VFD	15	22	20	21	**20**
Madison Fire And Rescue	38	36	34	30	**35**
Main Harts Creek VFD	16	16	18	17	**17**
Main Island Creek VFD	18	19	21	21	**20**
Malden VFD	24	32	25	25	**27**
Mannington VFD	32	30	30	36	**32**
Marlinton VFD	0	30	35	42	**27**
Marmet VFD	30	32	35	31	**32**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Martinsburg FD		31	31		**31**
Mason VFD	24	19	15	17	**19**
Masontown VFD	18	15	16	15	**16**
Matewan VFD	16	16	25	18	**19**
Mathias Baker VFD	35	27	36	40	**35**
Matoaka VFD	18	18	18	16	**18**
Maysville VFD	41	41	39	35	**39**
McClellan District VFD	38	31	33	32	**34**
McDowell VFD	20	20	20	20	**20**
McKinleyville VFD	28	27	19	21	**24**
McMechen VFD	35	25	30	30	**30**
Meadow Bridge VFD	17	18	18	18	**18**
Middlebourne/Tyler VFD	17	16	17	18	**17**
Midway VFD	25	28	29	20	**26**
Milton VFD	39	32	31	38	**35**
Mineral Wells VFD	23	24	28	25	**25**
Monongah VFD	36	31	30	31	**32**
Montcalm VFD	14	14	15	0	**11**
Montgomery FD	30	28	27	25	**28**
Moorefield VFC	44	47	47	47	**46**
Morgantown FD		47	47		**47**
Morrisvale VFD	17	22	25	22	**22**
Moundsville City FD		5	5		**5**
Moundsville VFD	37	35	40	35	**37**
Mount Grove VFD	25	21	23	20	**22**
Mount Hope FD	27	30	30	33	**30**
Mount Olivet VFD	12	12	12	14	**13**
Mount Storm VFC, Inc	28	36	31	32	**32**
Mozart VFD	20	20	23	23	**22**
Mt Clare VFD	15	15	15	12	**14**
Mud River VFD	19	20	20	26	**21**
Mullens VFD, Inc	27	28	28	27	**28**
Nettie VFD	32	33	32	30	**32**
New Creek VFD	50	50	50	50	**50**
New Cumberland VFD	31	31	40	36	**35**
New Haven and Community VFD	35	34	34	37	**35**
New Manchester VFD	27	25	20	25	**24**
New Martinsville VFD	37	42	28	58	**41**
Newburg VFD	30	34	30	25	**30**
Newell VFD	17	23	26	24	**23**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Newton VFD	32	30	31	31	**31**
Nitro FD	15	16	17	18	**17**
North River Valley VFCo	28	33	35	26	**31**
Northfork VFD	22	22	23	23	**23**
Nuttall FD	24	26	24	24	**25**
Nutter Fort VFD	32	35	33	37	**34**
Oak Hill FD	37	38	36	39	**38**
Oakland District VFD	23	25	30	30	**27**
Oakvale VFD	15	21	19	16	**18**
Oceana VFD	43	43	39	33	**40**
Ohio River Road VFD	26	26	33	25	**28**
Ona VFD	22	24	23	20	**22**
Paden City VFCo	25	25	26	29	**26**
Panther VFD	14	9	14	12	**12**
Parkersburg FD		63	63		**63**
Parsons VFD	25	25	25	35	**28**
Patterson Creek VFD	23	25	26	24	**25**
Paw Paw VFCo, Inc	27	22	23	20	**23**
Pax VFD	25	19	19	23	**22**
Pennsboro VFD	27	27	26	24	**26**
Petersburg VFD	32	28	35	36	**33**
Peterstown Vol Fire & Rescue	23	23	23	21	**23**
Philippi VFD	34	33	32	40	**35**
Pickens VFD	22	25	23	21	**23**
Pinch VFD	43	43	44	43	**43**
Pine Grove VFD	20	20	23	15	**20**
Pineville (Wyoming Co) VFD	25	23	26	20	**24**
Pipestem VFD	24	25	17	19	**21**
Poca VFD	22	24	28	24	**25**
Point Pleasant VFD	25	25	24	23	**24**
Pond Creek VFD	35	28	23	24	**28**
Pratt VFD	21	22	12	20	**19**
Pricetown VFD	22	24	18	21	**21**
Prichard VFD	25	31	24	20	**25**
Princeton FD	20	26	23	22	**23**
Quinwood VFD	27	23	24	23	**24**
Racine VFD	40	39	35	50	**41**
Rainelle VFD	23	25	21	21	**23**
Rand VFD	19	18	21	18	**19**
Ravenswood VFD	30	33	20	30	**28**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Raysal VFD	15	15	12	15	**14**
Reader VFD	18	17	17	16	**17**
Reedsville VFD	26	28	28	25	**27**
Reedy VFD	20	18	21	20	**20**
Renick VFD	15	16	16	14	**15**
Reynoldsville VFD	22	19	31	29	**25**
Rhodell VFD	12	13	15	14	**14**
Richwood VFD	36	27	29	30	**31**
Ridgeley VFD	30	25	35	25	**29**
Ripley VFD	30	30	27	30	**29**
River Road VFD	20	20	16	20	**19**
Rivesville VFD	27	23	17	25	**23**
Roberts Ridge VFD	25	21	25	23	**24**
Roderfield VFD	12	12	12	14	**13**
Romney VFD	34	25	33	45	**34**
Ronceverte VFD	25	29	33	26	**28**
Rowlesburg VFD	20	40	25	30	**29**
Rt. 34 VFD	15	18	21	25	**20**
Rupert VFD, Inc	12	13	13	16	**14**
Saint Albans FD	28	26	25	26	**26**
Saint Joseph VFD	25	22	25	25	**24**
Saint Marys VFD, Inc	31	31	30	32	**31**
Salem VFD	30	28	35	33	**32**
Salt Rock VFD	28	31	25	21	**26**
Scotts Run VFD	25	26	25	25	**25**
Selbyville VFD	62	70	63	0	**49**
Seneca Rocks VFD	23	23	21	22	**22**
Servia VFD	22	25	20	24	**23**
Sharples VFD	31	26	28	32	**29**
Shavers Fork Fire Rescue	31	35	40	35	**35**
Shepherdstown VFD	55	62	64	45	**57**
Sherrard VFD	8	11	12	12	**11**
Shinnston VFD, Inc.	20	22	25	20	**22**
Shirley VFD	26	16	15	11	**17**
Short Creek VFD, Inc.			13	19	**16**
Short Gap VFD	33	40	45	45	**41**
Silver Hill VFD	16	16	16	20	**17**
Silverton VFD	25	25	28	30	**27**
Sissonville VFD	38	40	35	40	**38**
Sistersville VFD	18	18	21	24	**20**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Slanesville VFD	32	28	22	33	**29**
Smithburg VFD	25	20	20	18	**21**
Smithers VFD, Inc.	23	20	20	22	**21**
Smithfield VFD	7	10	9	5	**8**
Smithville VFD	18	19	0	24	**15**
Smoot VFD	15	13	13	13	**14**
So. Jackson Co. (Kenna) VFD	27	32	30	41	**33**
Sophia Area VFD	26	15	12	18	**18**
South Berkeley VFD	62	58	58	57	**59**
South Charleston FD	41	42	31	40	**39**
South Fork VFD	35	28	30	30	**31**
South Morgan VFD	25	16	18	26	**21**
Spelter VFD	22	22	24	22	**23**
Spencer-Roane VFD	53	53	47	46	**50**
Springfield Valley VFD	23	27	24	34	**27**
Spruce River VFD	35	30	28	24	**29**
Star City VFD	45	44	35	41	**41**
Stone Church VFD	22	22	25	34	**26**
Stonewood VFD	24	27	30	22	**26**
Summers Co. VFD	21	20	21	21	**21**
Summersville FD	22	22	20	28	**23**
Summit Park VFD	22	22	25	33	**26**
Sutton VFD	52	47	43	44	**47**
Teays Valley VFD	32	32	30	30	**31**
Terra Alta VFD	23	18	20	21	**21**
Thomas VFD	25	23	23	26	**24**
Thornton VFD	16	14	12	14	**14**
Tornado VFD	19	15	15	15	**16**
Town of Man VFD	25	18	14	16	**18**
Town of Sophia VFD	35	35	26	31	**32**
Trap Hill VFD	17	26	22	23	**22**
Triadelphia VFD	22	22	32	35	**28**
Tri-County VF Co.	28	26	28	26	**27**
Tri-Towns VFD	37	35	56	36	**41**
Triune-Halleck VFD	24	24	28	30	**27**
Tunnelton VFD	15	32	35	35	**29**
Tygart Valley VFD	30	30	30	31	**30**
Tyler Mountain VFD	30	28	38	38	**34**
Union VFD	30	28	25	25	**27**
Upper Laurel Fire and Ambulance	39	36	36	31	**36**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Upper Tract VFD	22	28	25	21	**24**
Upper West Fork VFD	20	20	20	19	**20**
Valley Grove VFD	47	37	36	42	**41**
Valley Head VFD	18	21	24	24	**22**
Valley VFD	27	20	22	27	**24**
Valley Volunteer FD	39	29	38	33	**35**
Van VFD	36	32	40	37	**36**
Verdunville VFD	15	14	13	13	**14**
Vienna VFD	32	34	34	31	**33**
Wadestown Community VFD	25	26	35	28	**29**
Walkersville VFD	20	24	25	19	**22**
Wallace VFD	22	20	0	20	**16**
Walton VFD	26	25	29	26	**27**
War VFD	21	18	17	21	**19**
Warren District VFD	28	30	28	30	**29**
Washington Bottom VFD	18	28	24	28	**25**
Washington District VFD	17	22	24	25	**22**
Washington Lands VFD	45	37	20	22	**31**
Waverly VF Co.	33	26	32	30	**30**
Wayne VFD	39	45	35	35	**39**
Webster Springs VFD	40	45	47	45	**44**
Weirton City FD	35	48	46	65	**49**
Welch VFD	30	23	19	20	**23**
Wellsburg VFD	34	38	34	37	**36**
West Hamlin VFD	25	22	35	35	**29**
West Liberty VFD	21	25	25	30	**25**
West Milford VFD	15	18	22	30	**21**
West Side VFD	35	40	45	35	**39**
West Union VFD	34	32	34	33	**33**
Weston VFD	45	45	45	45	**45**
Westover VFD	30	30	30	34	**31**
Wharncliffe VFD	19	19	17	16	**18**
Wharton-Barrett VFD	18	23	22	23	**22**
Wheeling FD		92	92		**92**
White Sulphur Springs VFD	33	23	25	29	**28**
Whitesville VFD, Inc.	38	31	27	31	**32**
Whitmer VFD	15	15	14	15	**15**
Wilderness VFD	24	21	22	21	**22**
Wiley Ford FC, Inc.	31	29	30	29	**30**
Wileyville VFD, Inc.	17	15	13	13	**15**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Annual Membership by Department (*WVSFMO)*

DEPARTMENT	2008	2007	2006	2005	4-yr Average
Williamsburg VFD	20	21	25	24	**23**
Williamson FD	30	30	30	30	**30**
Williamstown VF Co.	28	30	30	32	**30**
Windsor Heights VFD	35	35	32	32	**34**
Winfield District VFD	32	34	33	36	**34**
Winfield VFD	25	29	34	31	**30**
Worthington VFD	18	13	18	30	**20**
	11,547	**12,255**	**12,283**	**11,725**	**11,953**
DEPARTMENT	**2008**	**2007**	**2006**	**2005**	**4-yr Average**

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Adrian VFD	$1,544.72	$3,490.94	225.99%
Albright VFD	$1,282.60	$2,817.33	219.66%
Alderson VFD	$6,462.60	$28,645.98	443.26%
Alma VFD	$3,511.43	$0.00	0.00%
Alum Creek VFD	$5,799.10	$15,773.75	272.00%
Anawalt VFD	$3,186.99	$221.58	6.95%
Anmoore VFD	$55,580.95	$15,273.93	27.48%
Ansted Certified FD	$4,420.39	$780.31	17.65%
Anthony Creek VFD	$1,852.38	$9,980.76	538.81%
Armstrong Creek VFD	$4,251.25	$3,556.78	83.66%
Arnoldsburg VFD	$1,242.40	$2,207.35	177.67%
Athens VFD	$7,930.67	$164,242.19	2070.97%
Augusta VFD	$3,974.96	$172.38	4.34%
Aurora VFD	$1,080.00	$1,559.39	144.39%
Back Creek Valley VFD	$3,633.87	$15,123.70	416.19%
Baisden VFD	$1,512.04	$1,593.26	105.37%
Baker Heights VF Co.	$6,318.14	$10,203.04	161.49%
Bakerton VFD, Inc.	No Policy Info	No Policy Info	------
Ballard Vol. Fire and Rescue	$1,090.00	$0.00	0.00%
Bancroft VFD	$3,451.93	$13,909.81	402.96%
BANCS VFD	$1,413.41	$0.00	0.00%
Banks District VFD	$2,163.66	$3,146.00	145.40%
Barboursville VFD	$6,783.31	$30,045.13	442.93%
Barrackville VFD	$2,235.07	$7,631.99	341.47%
Bartow-Frank-Durbin VFD	$2,075.98	$0.00	0.00%
Baxter VFD	$7,295.64	$0.00	0.00%
Bayard VFD	$1,344.37	$0.00	0.00%
Beaver VFD	$23,390.08	$20,357.57	87.04%
Beckley FD	Mixed data	$78,655.72	------
Bedington VFD	$8,257.35	$98,393.16	1191.58%
Beech Bottom VFD	$2,814.64	$9,555.05	339.48%
Beech Creek VFD	$1,096.74	$0.00	0.00%
Belington VFD	$3,748.56	$10,188.86	271.81%
Belle VFD	$2,463.73	$582.40	23.64%
Belmont VFD	$2,098.72	$1,324.54	63.11%
Benwood VFD	$3,967.47	$6,734.46	169.74%
Berkeley Springs Vol. Fire Co.	$9,239.28	$19,063.33	206.33%
Berwind VFD	$1,216.77	$346.92	28.51%
Bethany Pike VFD	$2,835.40	$42,736.06	1507.23%
Bethany VFD	$1,514.04	$35,078.52	2316.88%
DEPARTMENT	**10-Yr (95=>05) Premium**	**10-Yr Paid Loss**	**10-Year Loss Ratio**

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Bethlehem VFD	$3,318.05	$1,743.00	52.53%
Beverly VFD	$2,768.82	$108,163.63	3906.49%
Big Otter VFD	$2,315.60	$1,875.70	81.00%
Big Wheeling Creek VFD	$2,318.24	$185.71	8.01%
Birch River VFD	$2,557.99	$48,913.39	1912.18%
Blacksville VFD	$1,737.38	$4,161.67	239.54%
Blennerhassett VFD	$3,962.22	$3,129.10	78.97%
Blue Ridge Mountain VFD	$3,043.30	$5,265.94	173.03%
Bluefield FD	Mixed data	$737,822.32	------
Bluestone Valley VFD	$1,940.00	$2,412.16	124.34%
Bluewell VFD	$1,905.03	$9,329.92	489.75%
Boggs Run VFD	$1,249.42	$62.26	4.98%
Boomer VFD	$1,115.36	$507.77	45.53%
Boothsville VFD	$4,585.58	$1,370.46	29.89%
Bradley-Prosperity VFD	$39,647.07	$109,524.41	276.25%
Bradshaw VFD	$3,417.15	$0.00	0.00%
Bramwell VFD	$4,144.74	$321.82	7.76%
Brenton VFD	$1,636.78	$7,184.94	438.97%
Bridgeport FD	$71,070.56	$192,605.16	271.01%
Brookhaven VFD	$3,624.82	$1,292.97	35.67%
Bruceton-Brandonville VFD	$3,380.13	$3,006.16	88.94%
Buckhannon VFD	$3,649.31	$18,503.01	507.03%
Buffalo Creek VFD	$2,806.79	$1,000.48	35.64%
Buffalo VFD	$7,007.22	$29,049.45	414.56%
Bunners Ridge VFD	$1,484.86	$663.34	44.67%
Burlington VFD, Inc.	$5,881.64	$35,660.73	606.31%
Burnsville VFD	$1,380.17	$985.62	71.41%
Cabin Creek VFD	$8,643.55	$34,153.15	395.13%
Cairo VFD, Inc.	$1,481.94	$0.00	0.00%
Cameron VFD	$7,486.68	$91,908.71	1227.63%
Canaan Valley VFD	$1,193.54	$0.00	0.00%
Capon Bridge VFD	$4,288.01	$507.99	11.85%
Capon Springs VFD	$3,050.73	$2,638.04	86.47%
Capon Valley VFD	$2,419.06	$440.00	18.19%
Cass VFD	$2,949.25	$3,252.26	110.27%
Cedar Grove VFD	$7,390.29	$1,598.93	21.64%
Ceredo VFD	$3,233.35	$55,449.16	1714.91%
Chapel VFD	$932.18	$0.00	0.00%
Chapmanville VFD	Mixed data	$0.00	------
Charleston FD	Mixed data	$505,015	Self-Insured
DEPARTMENT	**10-Yr (95=>05) Premium**	**10-Yr Paid Loss**	**10-Year Loss Ratio**

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Chattaroy VFD	$3,887.19	$2,652.56	68.24%
Cheat Lake VFD	$3,965.09	$19,982.09	503.95%
Chesapeake VFD	$46,570.69	$10,867.41	23.34%
Chester VFD	$6,255.93	$16,152.22	258.19%
Circleville VFD	$2,988.78	$0.00	0.00%
Citizens Fire Co.	$6,439.73	$4,446.88	69.05%
Clarksburg FD	$2,440,662.67	$338,462.83	------
Clay VFD	$1,195.07	$9,092.56	760.84%
Clear Creek VFD	$2,202.82	$129.89	5.90%
Clearview VFD	$2,696.39	$824.88	30.59%
Clendenin VFD	$2,170.32	$8,118.52	374.07%
Clinton District VFD	$1,920.89	$303.24	15.79%
Clintonville VFD	$1,526.62	$253.25	16.59%
Clover-Roane VFD	$3,881.44	$289.58	7.46%
Coal City VFD	$2,036.40	$7,464.06	366.53%
Coal Mountain VFD	No Policy Info	No Policy Info	------
Coal River VFD	$8,077.27	$25,742.58	318.70%
Coalton VFD	$1,146.32	$545.53	47.59%
Coalwood/Caretta VFD	$1,518.40	$1,530.62	100.80%
Colliers VFD	$1,300.00	$758.03	58.31%
Cool Springs VFD	$5,317.97	$12,270.45	230.74%
Cora VFD	$0.00	$0.00	0.00%
Cottageville VFD	$8,094.05	$38,465.30	475.23%
Cowen VFD	$4,763.42	$37,610.74	789.57%
Craigsville-Beaver-Cottle VFD	$10,777.74	$51,088.56	474.02%
Culloden VFD	$3,678.02	$720.67	19.59%
Cyclone VFD	$2,747.19	$9,298.08	338.46%
Dallas VFD	$1,684.89	$1,871.02	111.05%
Danese VFD	$2,752.70	$110,678.97	4020.74%
Danville VFD	$5,573.06	$19,399.78	348.10%
Davis Creek-Ruthdale VFD	$2,694.17	$9,771.51	362.69%
Davis VFD	$2,970.30	$0.00	0.00%
Davy VFD	$1,385.05	$669.85	48.36%
Deerwalk VFD	$3,263.15	$15,073.70	461.94%
Delbarton VFD	$1,792.23	$5,170.20	288.48%
Diana VFD	$1,080.00	$0.00	0.00%
Dunbar VFD	Mixed data	$2,893.05	------
Dunlow VFD	$32,048.68	$109,853.86	342.77%
Duval District VFD	$4,017.43	$151.40	3.77%
East Bank VFD	$6,592.97	$3,784.27	57.40%
DEPARTMENT	**10-Yr (95=>05) Premium**	**10-Yr Paid Loss**	**10-Year Loss Ratio**

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
East Fork VFD	$1,050.11	$10,106.76	962.45%
East Lynn VFD	$1,478.23	$616.06	41.68%
East River VFD	$3,740.32	$10,145.08	271.24%
East Wood VFD	$8,297.04	$17,420.11	209.96%
Eleanor VFD	$3,380.06	$4,914.60	145.40%
Elizabeth-Wirt VFD	$5,959.34	$4,343.79	72.89%
Elk District VFC	$1,318.64	$644.73	48.89%
Elkins FD	$4,845.06	$3,865.27	79.78%
Ellamore VFD	$1,213.61	$3,262.82	268.85%
Ellenboro VFD	$1,674.21	$0.00	0.00%
Erbacon VFD	$1,247.97	$0.00	0.00%
Fairlea VFD	$2,906.64	$165,187.21	5683.10%
Fairmont FD	Mixed data	$84,946	Self-Insured
Fairview VF Co.	$3,980.71	$292.21	7.34%
Farmington VFD	$2,698.44	$1,662.00	61.59%
Fayetteville FD	$7,430.32	$11,287.75	151.91%
Fellowsville VFD	$2,076.53	$1,148.60	55.31%
Fish Creek VFD	$1,075.37	$203.95	18.97%
Flatrock VFD	$1,701.18	$8,224.35	483.45%
Flatwoods Community VFD	$360.31	$0.00	0.00%
Flemington VFD	$1,551.58	$126.52	8.15%
Follansbee VFD	$3,596.40	$2,059.88	57.28%
Folsom VFD	$1,421.30	$406.03	28.57%
Forest Hill VFD, Inc.	$2,388.71	$366.22	15.33%
Fork Ridge VFD	$3,878.73	$3,912.85	100.88%
Fort Ashby VF Co., Inc.	$3,811.31	$10,002.34	262.44%
Fort Gay VFD	$12,821.24	$2,409.35	18.79%
Fountain VF Co.	$3,035.04	$2,501.98	82.44%
Frame VFD, Inc.	$1,245.55	$924.15	74.20%
Frametown VFD	$3,125.17	$3,471.11	111.07%
Frankford VFD, Inc.	$4,524.62	$0.00	0.00%
Franklin Community VFD	$2,114.41	$9,693.97	458.47%
Franklin VFD	$7,598.91	$0.00	0.00%
Friendship VFD	$10,220.43	$119,679.14	1170.98%
Frost VFD	$1,085.56	$0.00	0.00%
Gandeeville-Harmony VFD	$2,581.28	$5,072.12	196.50%
Gary VFD	No Policy Info	No Policy Info	------
Gassaway VFD	$6,922.53	$2,601.80	37.58%
Gauley Bridge VFD	$2,398.28	$5,711.71	238.16%
Gauley River VFD	$1,839.40	$149.09	8.11%
DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Ghent Area VFD	$42,803.35	$31,480.83	73.55%
Gilbert VFD	$2,223.88	$3,319.25	149.25%
Gilmer VFD	$5,787.65	$12,914.79	223.14%
Glasgow VFD	$4,724.72	$48,190.33	1019.96%
Glen Dale VFD	Mixed data	$43.16	------
Grafton VFD	Mixed data	$6,789.44	------
Grandview VFD, Inc.	$3,648.99	$703.63	19.28%
Grant Town VFD	$3,959.00	$594.68	15.02%
Grantsville VFD	$2,030.26	$4,657.33	229.40%
Granville VFD	$5,957.26	$24,124.54	404.96%
Great Cacapon VF Co.	$2,238.97	$2,534.17	113.18%
Green Sulphur District VFD & Rescue	$2,092.55	$3,172.08	151.59%
Green Valley VFD	$2,837.30	$899,370.46	31698.11%
Green Valley/Glenwood VFD	$6,972.62	$26,556.52	380.87%
Greenbrier Valley Rural VFD	$5,169.43	$10,511.67	203.34%
Greenwood VFD	$1,271.72	$0.00	0.00%
Guyan River VFD	$2,384.32	$719.92	30.19%
Hacker Valley VFD	$1,062.57	$25,378.77	2388.43%
Hamlin VFD	$3,067.12	$2,076.42	67.70%
Handley VFD	$4,493.70	$879.69	19.58%
Hanover VFD	$3,736.54	$302.06	8.08%
Harman VFD	$760.12	$3,247.78	427.27%
Harrisville VFD	$1,218.62	$0.00	0.00%
Harts VFD	$0.00	$5,422.71	0.00%
Hedgesville VFD	$8,857.17	$7,046.07	79.55%
Henlawson VFD	No Policy Info	No Policy Info	------
Hillsboro VFD	$1,788.05	$427.00	23.88%
Hinton VFD	$0.00	$932.73	------
Hookersville-Muddlety VFD	$1,461.31	$0.00	0.00%
Hooverson Heights VFD	$12,759.94	$4,473.11	35.06%
Hundred VFD	$1,380.41	$36,479.28	2642.64%
Huntington FD	Mixed data	$702,968.98	Self-Insured
Hurricane VFD	$9,933.03	$75,324.16	758.32%
Huttonsville-Mill Creek VFD	$3,947.70	$16,984.01	430.23%
Iaeger VFD	Mixed data	$20,350.02	--
Independent Fire Co	$22,450.05	$52,490.82	233.81%
Institute VFD	$1,235.17	$2,311.75	187.16%
Jacksonburg VFD	$1,459.61	$0.00	0.00%
Jackson's Mill VFD	$3,925.68	$522.13	13.30%
Jane Lew VFD	$4,091.88	$629.51	15.38%
DEPARTMENT	**10-Yr (95=>05) Premium**	**10-Yr Paid Loss**	**10-Year Loss Ratio**

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Jefferson VFD	$3,101.48	$45,614.95	1470.75%
Johnstown VFD, Inc.	$1,090.00	$0.00	0.00%
Jumping Branch-Nimitz VFD	$1,709.88	$2,198.96	128.60%
Junior VFD	$1,383.45	$448.93	32.45%
Kenova FD	No Policy Info	No Policy Info	------
Kenova VFD, Inc.	$35,254.87	$297,232.92	843.10%
Kermit VFD	$3,979.09	$187,137.42	4703.02%
Keslers-Cross Lanes VFD	$1,352.82	$0.00	0.00%
Keyser VFD, Inc.	$7,396.00	$8,445.26	114.19%
Keystone VFD	Mixed data	$483.00	------
Kimball VFD	$1,765.37	$0.00	0.00%
Kingwood VFD	$3,346.50	$4,553.14	136.06%
Lake VFD	No Policy Info	No Policy Info	------
Lakewood VFD	$1,581.88	$2,910.72	184.00%
Lavalette VFD	$13,723.60	$3,766.46	27.45%
Lawrenceville VFD	$3,511.13	$3,276.11	93.31%
Leading Creek VFD	$2,365.36	$1,715.04	72.51%
Lenore VFD	$643.25	$4,798.33	745.95%
Leon VFD, Inc.	$1,550.81	$2,581.13	166.44%
Lester VFD, Inc.	$13,069.85	$45,525.90	348.33%
Levels VFD	$2,039.97	$4,944.82	242.40%
Lewisburg VFD	Mixed data	$11,372.86	------
Limestone VFD	$1,647.59	$1,604.63	97.39%
Lindside VFD	$2,210.24	$1,130.96	51.17%
Lizemore (So. Clay Co.) VFD	$830.02	$0.00	0.00%
Logan County VFD #2	$14,774.42	$113,660.10	769.30%
Logan FD	Mixed data	$27,338.48	------
Lost Creek VFD	$2,136.79	$3,273.59	153.20%
Loudendale VFD	$1,310.95	$378.96	28.91%
Loup Creek VFD	$2,970.55	$4,373.84	147.24%
Lubeck VFD	$24,860.66	$7,353.35	29.58%
Lumberport VFD	$9,283.06	$0.00	0.00%
Mabscott VFD	$0.00	$68,429.98	------
Madison Fire And Rescue	$5,523.20	$104,117.14	1885.09%
Main Harts Creek VFD	No Policy Info	No Policy Info	------
Main Island Creek VFD	No Policy Info	No Policy Info	------
Malden VFD	$2,851.00	$10,441.57	366.24%
Mannington VFD	$1,512.86	$1,493.49	98.72%
Marlinton VFD	$2,366.32	$18,024.70	761.72%
Marmet VFD	$24,365.43	$1,241.04	5.09%
DEPARTMENT	**10-Yr (95=>05) Premium**	**10-Yr Paid Loss**	**10-Year Loss Ratio**

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Martinsburg FD	Mixed data	$16,883.51	------
Mason VFD	$1,908.63	$838.25	43.92%
Masontown VFD	$2,311.29	$3,946.58	170.75%
Matewan VFD	$7,394.39	$3,047.37	41.21%
Mathias Baker VFD	$3,135.68	$85,308.27	2720.57%
Matoaka VFD	$1,459.84	$13,085.12	896.34%
Maysville VFD	$2,626.34	$948,765.62	36125.01%
McClellan District VFD	$1,629.61	$1,019.87	62.58%
McDowell VFD	$2,378.02	$1,688.18	70.99%
McKinleyville VFD	$2,075.19	$125,448.18	6045.14%
McMechen VFD	$1,301.55	$818.06	62.85%
Meadow Bridge VFD	$3,398.11	$0.00	0.00%
Middlebourne/Tyler VFD	$2,381.38	$978.21	41.08%
Midway VFD	$3,083.06	$59,566.42	1932.06%
Milton VFD	$4,597.55	$46,797.88	1017.89%
Mineral Wells VFD	$2,878.44	$60,306.21	2095.10%
Monongah VFD	$5,174.49	$6,094.76	117.78%
Montcalm VFD	$4,285.14	$81,545.35	1902.98%
Montgomery FD	$6,226.89	$16,157.46	259.48%
Moorefield VFC	$10,811.27	$12,488.05	115.51%
Morgantown FD	Mixed data	$92,347.58	------
Morrisvale VFD	$2,405.71	$117.60	4.89%
Moundsville City FD	Mixed data	$46,049.60	------
Moundsville VFD	$2,824.34	$4,114.99	145.70%
Mount Grove VFD	$1,554.92	$262.67	16.89%
Mount Hope FD	$3,270.59	$3,752.17	114.72%
Mount Olivet VFD	$1,112.28	$0.00	0.00%
Mount Storm VFC, Inc	$2,891.86	$1,197.16	41.40%
Mozart VFD	$2,972.81	$160,156.79	5387.39%
Mt Clare VFD	$1,090.00	$1,500.89	137.70%
Mud River VFD	$2,137.55	$40,846.62	1910.91%
Mullens VFD, Inc	$3,019.75	$12,393.63	410.42%
Nettie VFD	$4,296.02	$2,178.41	50.71%
New Creek VFD	$3,159.00	$11,645.70	368.65%
New Cumberland VFD	$0.00	$9,057.20	------
New Haven and Community VFD	$3,942.30	$0.00	0.00%
New Manchester VFD	$328.04	$683.45	208.34%
New Martinsville VFD	$17,852.72	$68,366.38	382.95%
Newburg VFD	$2,191.22	$15,413.19	703.41%
Newell VFD	$3,493.55	$3,868.53	110.73%
DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Newton VFD	$3,102.21	$22,286.24	718.40%
Nitro FD	$20,489.64	$7,909.19	38.60%
North River Valley VFCo	$1,599.72	$5,000.00	312.55%
Northfork VFD	$1,380.17	$0.00	0.00%
Nuttall FD	$3,192.49	$7,279.31	228.01%
Nutter Fort VFD	$8,522.68	$19,551.65	229.41%
Oak Hill FD	$10,721.84	$87,374.30	814.92%
Oakland District VFD	$4,039.20	$22,901.79	566.99%
Oakvale VFD	$3,522.94	$77,391.42	2196.79%
Oceana VFD	$2,079.07	$314.28	15.12%
Ohio River Road VFD	$6,603.53	$169,494.92	2566.73%
Ona VFD	$3,322.88	$2,724.64	82.00%
Paden City VFCo	$6,168.27	$4,421.29	71.68%
Panther VFD	$1,558.20	$0.00	0.00%
Parkersburg FD	Mixed data	$71,277.02	Self-Insured
Parsons VFD	$2,295.82	$2,528.74	110.15%
Patterson Creek VFD	$1,331.20	$0.00	0.00%
Paw Paw VFCo, Inc	$2,174.20	$77.17	3.55%
Pax VFD	$2,156.56	$8,810.28	408.53%
Pennsboro VFD	$1,872.33	$2,426.62	129.60%
Petersburg VFD	$2,728.13	$6,507.11	238.52%
Peterstown Vol Fire & Rescue	$16,338.00	$0.00	0.00%
Philippi VFD	$4,333.00	$8,671.69	200.13%
Pickens VFD	$2,389.25	$0.00	0.00%
Pinch VFD	$3,932.28	$23,292.70	592.35%
Pine Grove VFD	$3,163.93	$140,238.05	4432.40%
Pineville (Wyoming Co) VFD	$1,834.50	$9,252.15	504.34%
Pipestem VFD	$2,784.81	$2,083.81	74.83%
Poca VFD	$4,969.05	$5,906.45	118.86%
Point Pleasant VFD	$8,183.73	$12,270.65	149.94%
Pond Creek VFD	$2,216.16	$57,983.27	2616.38%
Pratt VFD	$5,527.76	$2,901.04	52.48%
Pricetown VFD	$2,804.51	$3,766.91	134.32%
Prichard VFD	$12,494.73	$32,107.49	256.97%
Princeton FD	Mixed data	$17,486.99	------
Quinwood VFD	$2,501.92	$248.90	9.95%
Racine VFD	$24,895.77	$369,744.52	1485.17%
Rainelle VFD	$5,836.52	$20,109.42	344.54%
Rand VFD	$1,287.36	$5,408.91	420.16%
Ravenswood VFD	$8,369.79	$8,173.80	97.66%
DEPARTMENT	**10-Yr (95=>05) Premium**	**10-Yr Paid Loss**	**10-Year Loss Ratio**

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Raysal VFD	$1,169.48	$6,334.31	541.63%
Reader VFD	$1,555.32	$452.40	29.09%
Reedsville VFD	$2,725.95	$392,662.02	14404.59%
Reedy VFD	$2,856.77	$84,733.58	2966.06%
Renick VFD	$1,544.60	$17,885.67	1157.95%
Reynoldsville VFD	$2,220.46	$7,735.80	348.39%
Rhodell VFD	$1,182.70	$2,862.11	242.00%
Richwood VFD	$1,824.20	$20,168.38	1105.60%
Ridgeley VFD	$3,376.92	$0.00	0.00%
Ripley VFD	$13,760.77	$25,059.04	182.10%
River Road VFD	$4,443.44	$0.00	0.00%
Rivesville VFD	$1,981.19	$1,371.57	69.23%
Roberts Ridge VFD	$3,156.17	$4,568.02	144.73%
Roderfield VFD	$146.00	$0.00	0.00%
Romney VFD	$2,797.31	$13,601.00	486.22%
Ronceverte VFD	$25,794.70	$25,594.98	99.23%
Rowlesburg VFD	$1,130.50	$78.00	6.90%
Rt. 34 VFD	$2,196.10	$33,223.61	1512.85%
Rupert VFD, Inc	$1,373.66	$138.65	10.09%
Saint Albans FD	$578.49	$9,562.37	1652.97%
Saint Joseph VFD	$1,166.62	$0.00	0.00%
Saint Marys VFD, Inc	$2,376.47	$12,589.76	529.77%
Salem VFD	$42,820.09	$3,073.86	7.18%
Salt Rock VFD	$2,080.33	$1,972.83	94.83%
Scotts Run VFD	$1,387.56	$143.16	10.32%
Selbyville VFD	$2,386.87	$1,040.24	43.58%
Seneca Rocks VFD	$2,181.45	$520.79	23.87%
Servia VFD	$1,114.92	$1,397.48	125.34%
Sharples VFD	$0.00	$0.00	------
Shavers Fork Fire Rescue	$16,507.63	$231.06	1.40%
Shepherdstown VFD	$22,867.60	$8,283.48	36.22%
Sherrard VFD	$4,909.37	$0.00	0.00%
Shinnston VFD, Inc.	$7,259.18	$11,922.90	164.25%
Shirley VFD	$1,348.80	$493.46	36.59%
Short Creek VFD, Inc.	$2,383.10	$602.98	25.30%
Short Gap VFD	$5,327.02	$739.29	13.88%
Silver Hill VFD	$2,078.89	$0.00	0.00%
Silverton VFD	$5,356.39	$33,387.35	623.32%
Sissonville VFD	$5,126.65	$75,241.33	1467.65%
Sistersville VFD	$1,067.63	$772.02	72.31%
DEPARTMENT	**10-Yr (95=>05) Premium**	**10-Yr Paid Loss**	**10-Year Loss Ratio**

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Slanesville VFD	$3,399.68	$7,133.39	209.83%
Smithburg VFD	$3,979.87	$679.49	17.07%
Smithers VFD, Inc.	$5,722.53	$2,833.71	49.52%
Smithfield VFD	$1,752.77	$0.00	0.00%
Smithville VFD	$2,257.53	$0.00	0.00%
Smoot VFD	$2,093.11	$12,425.40	593.63%
So. Jackson Co. (Kenna) VFD	$1,255.29	$4,262.92	339.60%
Sophia Area VFD	$21,488.24	$169,470.74	788.67%
South Berkeley VFD	$7,903.97	$4,982.49	63.04%
South Charleston FD	Mixed data	$327,073.72	------
South Fork VFD	$1,298.63	$1,018.37	78.42%
South Morgan VFD	$3,151.22	$3,065.20	97.27%
Spelter VFD	$1,592.00	$71,300.86	4478.70%
Spencer-Roane VFD	$2,626.79	$8,105.07	308.55%
Springfield Valley VFD	$1,974.39	$2,494.37	126.34%
Spruce River VFD	$504.90	$24,710.10	4894.06%
Star City VFD	$3,075.76	$4,194.67	136.38%
Stone Church VFD	$1,184.71	$160.20	13.52%
Stonewood VFD	$11,464.55	$57,474.08	501.32%
Summers Co. VFD	$5,792.40	$5,491.89	94.81%
Summersville FD	$4,427.81	$15,386.41	347.49%
Summit Park VFD	$2,229.48	$8,289.36	371.81%
Sutton VFD	$7,733.32	$4,091.25	52.90%
Teays Valley VFD	$8,155.16	$1,513.23	18.56%
Terra Alta VFD	$1,745.15	$9,632.93	551.98%
Thomas VFD	$2,322.72	$1,306.48	56.25%
Thornton VFD	$1,179.31	$2,760.20	234.05%
Tornado VFD	$1,774.40	$1,516.61	85.47%
Town of Man VFD	$1,125.76	$0.00	0.00%
Town of Sophia VFD	$4,018.65	$2,722.95	67.76%
Trap Hill VFD	$31,407.02	$21,292.07	67.79%
Triadelphia VFD	$15,178.54	$2,910.34	19.17%
Tri-County VF Co.	$2,561.66	$9,474.91	369.87%
Tri-Towns VFD	$2,238.80	$3,441.19	153.71%
Triune-Halleck VFD	$2,623.21	$59.82	2.28%
Tunnelton VFD	$2,918.14	$5,166.49	177.05%
Tygart Valley VFD	$11,306.82	$18,598.41	164.49%
Tyler Mountain VFD	$9,226.06	$935.96	10.14%
Union VFD	$2,457.76	$1,609.45	65.48%
Upper Laurel Fire and Ambulance	$247,663.37	$80,863.89	32.65%
DEPARTMENT	**10-Yr (95=>05) Premium**	**10-Yr Paid Loss**	**10-Year Loss Ratio**

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Upper Tract VFD	$2,666.98	$1,627.00	61.01%
Upper West Fork VFD	$3,883.35	$2,012.58	51.83%
Valley Grove VFD	$9,176.89	$2,987.28	32.55%
Valley Head VFD	$3,593.86	$0.00	0.00%
Valley VFD	$9,802.20	$139,732.56	1425.52%
Valley Volunteer FD	$2,937.40	$14,937.50	508.53%
Van VFD	$2,878.65	$11,066.28	384.43%
Verdunville VFD	No Policy Info	No Policy Info	------
Vienna VFD	$6,688.15	$7,744.67	115.80%
Wadestown Community VFD	$1,638.02	$5,964.38	364.12%
Walkersville VFD	$6,041.96	$0.00	0.00%
Wallace VFD	$1,558.70	$1,691.00	108.49%
Walton VFD	$3,159.57	$15,249.92	482.66%
War VFD	$3,402.64	$0.00	0.00%
Warren District VFD	$1,790.78	$0.00	0.00%
Washington Bottom VFD	$1,364.83	$908.70	66.58%
Washington District VFD	$2,733.71	$268.98	9.84%
Washington Lands VFD	$1,368.72	$0.00	0.00%
Waverly VF Co.	$9,354.32	$81,969.10	876.27%
Wayne VFD	$40,570.65	$30,281.00	74.64%
Webster Springs VFD	$3,231.30	$11,064.18	342.41%
Weirton City FD	$12,032.48	$410,066.44	3408.00%
Welch VFD	$22,786.65	$1,474.57	6.47%
Wellsburg VFD	$15,636.68	$4,707.28	30.10%
West Hamlin VFD	$5,004.71	$238,496.14	4765.43%
West Liberty VFD	$2,995.37	$6,773.59	226.14%
West Milford VFD	$5,700.84	$2,315.86	40.62%
West Side VFD	$2,677.68	$55,852.12	2085.84%
West Union VFD	$2,199.15	$998.43	45.40%
Weston VFD	$1,968.32	$2,847.40	144.66%
Westover VFD	$1,564.66	$7,787.95	497.74%
Wharncliffe VFD	$2,918.45	$0.00	0.00%
Wharton-Barrett VFD	$1,761.40	$349.63	19.85%
Wheeling FD	Mixed data	$114,508.52	Self-Insured
White Sulphur Springs VFD	$42,196.69	$269.63	0.64%
Whitesville VFD, Inc.	$103,066.05	$108,947.93	105.71%
Whitmer VFD	$1,895.39	$0.00	0.00%
Widen VFD, Inc.	$389.09	$0.00	0.00%
Wilderness VFD	$2,021.93	$2,458.40	121.59%
Wiley Ford FC, Inc.	$3,303.90	$1,886.13	57.09%
DEPARTMENT	**10-Yr (95=>05) Premium**	**10-Yr Paid Loss**	**10-Year Loss Ratio**

Pre-transition (01/01/95=>07/01/05) paid loss experience

DEPARTMENT	10-Yr (95=>05) Premium	10-Yr Paid Loss	10-Year Loss Ratio
Wileyville VFD, Inc.	$1,310.12	$0.00	0.00%
Williamsburg VFD	$1,626.36	$11,327.71	696.51%
Williamson FD	Mixed data	$81,473.14	------
Williamstown VF Co.	$6,418.62	$7,388.63	115.11%
Windsor Heights VFD	$1,363.94	$0.00	0.00%
Winfield District VFD	$5,352.54	$5,188.12	96.93%
Winfield VFD	$5,380.01	$8,619.84	160.22%
Worthington VFD	$4,685.30	$7,562.34	161.41%
TOTALS* *Mixed data dept losses omitted*	**$4,935,401.59**	**$10,427,219.39**	**211.27%**
DEPARTMENT	**10-Yr (95=>05) Premium**	**10-Yr Paid Loss**	**10-Year Loss Ratio**

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Adrian VFD	$3,018.78	$198.07	6.56%
Albright VFD	$1,476.00	$156.55	10.61%
Alderson VFD	$11,713.88	$2,450.74	20.92%
Alma VFD	$2,112.22	$0.00	0.00%
Alum Creek VFD	$4,122.39	$0.00	0.00%
Anawalt VFD	$903.50	$645.74	71.47%
Anmoore VFD	$0.00	$0.00	------
Ansted Certified FD	$2,596.97	$206.77	7.96%
Anthony Creek VFD	$1,666.10	$125.21	7.52%
Armstrong Creek VFD	$3,767.56	$3,801.78	100.91%
Arnoldsburg VFD	$3,455.00	$0.00	0.00%
Athens VFD	$5,391.70	$1,829.60	33.93%
Augusta VFD	$429.70	$0.00	0.00%
Aurora VFD	$282.00	$225.67	80.02%
Back Creek Valley VFD	$9,169.13	$3,997.64	43.60%
Baisden VFD	$1,432.00	$0.00	0.00%
Baker Heights VF Co.	$5,456.00	$74,420.28	1364.01%
Bakerton VFD, Inc.	$1,962.00	$0.00	0.00%
Ballard Vol. Fire and Rescue	$1,361.75	$0.00	0.00%
Bancroft VFD	$1,874.28	$0.00	0.00%
BANCS VFD	$1,811.00	$0.00	0.00%
Banks District VFD	$1,869.31	$8,903.83	476.32%
Barboursville VFD	$4,790.63	$12,203.17	254.73%
Barrackville VFD	$1,755.00	$562.38	32.04%
Bartow-Frank-Durbin VFD	$2,923.89	$0.00	0.00%
Baxter VFD	$5,322.79	$0.00	0.00%
Bayard VFD	$1,493.07	$0.00	0.00%
Beaver VFD	$2,493.11	$31,310.73	1255.89%
Beckley FD	Mixed Data	Mixed Data	Mixed Data
Bedington VFD	$6,934.44	$6,304.65	90.92%
Beech Bottom VFD	$2,072.31	$505.38	24.39%
Beech Creek VFD	$1,442.08	$0.00	0.00%
Belington VFD	$3,151.48	$783.84	24.87%
Belle VFD	$1,892.38	$351.82	18.59%
Belmont VFD	$2,610.04	$7,345.61	281.44%
Benwood VFD	$4,265.73	$403.21	9.45%
Berkeley Springs Vol. Fire Co.	$1,543.25	$623.51	40.40%
Berwind VFD	$1,795.55	$0.00	0.00%
Bethany VFD	$10,076.71	$432.33	4.29%
Bethany Pike VFD	$124.00	$239.04	192.77%
DEPARTMENT	**Paid Premium**	**Paid Loss**	**Loss Ratio**

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Bethlehem VFD	$3,646.18	$0.00	0.00%
Beverly VFD	$6,104.50	$1,600.00	26.21%
Big Otter VFD	$2,344.17	$1,163.95	49.65%
Big Wheeling Creek VFD	$2,653.19	$0.00	0.00%
Birch River VFD	$1,941.99	$733.05	37.75%
Blacksville VFD	$4,677.81	$0.00	0.00%
Blennerhassett VFD	$2,949.49	$840.97	28.51%
Blue Ridge Mountain VFD	$2,969.00	$46,856.80	1578.20%
Bluefield FD	Mixed Data	Mixed Data	Mixed Data
Bluestone Valley VFD	$1,628.00	$0.00	0.00%
Bluewell VFD	$2,381.57	$8,699.83	365.30%
Boggs Run VFD	$1,402.00	$0.00	0.00%
Boomer VFD	$2,131.36	$0.00	0.00%
Boothsville VFD	$3,309.38	$238.91	7.22%
Bradley-Prosperity VFD	$21,612.51	$2,024.30	9.37%
Bradshaw VFD	$1,596.00	$0.00	0.00%
Bramwell VFD	$2,898.30	$0.00	0.00%
Brenton VFD	$1,387.00	$0.00	0.00%
Bridgeport FD	Mixed Data	Mixed Data	Mixed Data
Brookhaven VFD	$8,088.07	$0.00	0.00%
Bruceton-Brandonville VFD	$2,763.46	$485.55	17.57%
Buckhannon VFD	$2,342.67	$2,836.41	121.08%
Buffalo Creek VFD	$1,617.00	$0.00	0.00%
Buffalo VFD	$2,517.87	$8,912.91	353.99%
Bunners Ridge VFD	$1,378.00	$0.00	0.00%
Burlington VFD, Inc.	$6,882.72	$4,724.36	68.64%
Burnsville VFD	$1,527.45	$38,712.90	2534.48%
Cabin Creek VFD	$6,172.17	$0.00	0.00%
Cairo VFD, Inc.	$2,419.28	$0.00	0.00%
Cameron VFD	$5,214.60	$0.00	0.00%
Canaan Valley VFD	$2,507.00	$0.00	0.00%
Capon Bridge VFD	$2,113.40	$0.00	0.00%
Capon Springs VFD	$2,383.26	$0.00	0.00%
Capon Valley VFD	$2,294.70	$0.00	0.00%
Cass VFD	$2,477.44	$0.00	0.00%
Cedar Grove VFD	$3,032.63	$0.00	0.00%
Ceredo VFD	$3,935.00	$53,514.97	1359.97%
Chapel VFD	$1,249.28	$0.00	0.00%
Chapmanville VFD	Mixed Data	Mixed Data	Mixed Data
Charleston FD	Self-Insured	Self-Insured	Self-Insured
DEPARTMENT	**Paid Premium**	**Paid Loss**	**Loss Ratio**

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Chattaroy VFD	$1,631.93	$0.00	0.00%
Cheat Lake VFD	$4,772.98	$1,030.74	21.60%
Chesapeake VFD	Mixed Data	Mixed Data	Mixed Data
Chester VFD	Mixed Data	Mixed Data	Mixed Data
Circleville VFD	$3,342.77	$0.00	0.00%
Citizens Fire Co.	$328.75	$964.33	293.33%
Clarksburg FD	Mixed Data	Mixed Data	Mixed Data
Clay VFD	$1,273.50	$0.00	0.00%
Clear Creek VFD	$2,500.00	$0.00	0.00%
Clearview VFD	$0.00	$0.00	------
Clendenin VFD	$2,028.00	$995.09	49.07%
Clinton District VFD	$1,979.05	$6,343.06	320.51%
Clintonville VFD	$1,940.08	$1,411.24	72.74%
Clover-Roane VFD	$3,682.51	$1,304.62	35.43%
Coal City VFD	$3,574.00	$1,342.71	37.57%
Coal Mountain VFD	------	------	------
Coal River VFD	$0.00	$0.00	0.00%
Coalton VFD	$1,400.81	$0.00	0.00%
Coalwood/Caretta VFD	$1,361.97	$0.00	0.00%
Colliers VFD	$2,468.00	$71.54	2.90%
Cool Springs VFD	$4,306.19	$3,570.30	82.91%
Cora VFD	------	------	*see Logan County*
Cottageville VFD	$573.00	$0.00	0.00%
Cowen VFD	$3,306.86	$84.06	2.54%
Craigsville-Beaver-Cottle VFD	$1,970.00	$448.72	22.78%
Culloden VFD	$2,410.00	$376.32	15.61%
Cyclone VFD	$1,516.25	$1,359.56	89.67%
Dallas VFD	$2,309.48	$416.55	18.04%
Danese VFD	$2,233.40	$4,269.67	191.17%
Danville VFD	$4,273.10	$2,447.85	57.29%
Davis Creek-Ruthdale VFD	$100.00	$0.00	0.00%
Davis VFD	$1,831.36	$1,324.75	72.34%
Davy VFD	$1,675.01	$156.51	9.34%
Deerwalk VFD	$2,871.00	$0.00	0.00%
Delbarton VFD	$1,497.00	$9,733.44	650.20%
Diana VFD	$2,350.00	$0.00	0.00%
Dunbar VFD	Mixed Data	Mixed Data	Mixed Data
Dunlow VFD	$35,435.41	$19,777.94	55.81%
Duval District VFD	$2,499.03	$0.00	0.00%
East Bank VFD	$1,196.40	$0.00	0.00%
DEPARTMENT	**Paid Premium**	**Paid Loss**	**Loss Ratio**

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
East Fork VFD	$1,255.00	$493.26	39.30%
East Lynn VFD	$1,375.09	$0.00	0.00%
East River VFD	$314.81	$180.71	57.40%
East Wood VFD	$5,903.64	$2,150.64	36.43%
Eleanor VFD	$3,150.76	$523.07	16.60%
Elizabeth-Wirt VFD	$6,043.00	$1,483.67	24.55%
Elk District VFC	$2,585.12	$2,264.66	87.60%
Elkins FD	Mixed Data	Mixed Data	Mixed Data
Ellamore VFD	$1,442.00	$0.00	0.00%
Ellenboro VFD	$1,239.06	$405.48	32.72%
Erbacon VFD	$1,484.00	$0.00	0.00%
Fairlea VFD	$3,373.87	$24,791.30	734.80%
Fairmont FD	Self-Insured	Self-Insured	Self-Insured
Fairview VF Co.	$4,232.27	$0.00	0.00%
Farmington VFD	$2,013.00	$0.00	0.00%
Fayetteville FD	$6,807.62	$26,888.88	394.98%
Fellowsville VFD	$1,480.00	$0.00	0.00%
Fish Creek VFD	$1,067.00	$0.00	0.00%
Flatrock VFD	$1,621.00	$0.00	0.00%
Flatwoods Community VFD	$1,122.00	$7,990.61	712.18%
Flemington VFD	$1,148.00	$1,001.32	87.22%
Follansbee VFD	$2,740.10	$0.00	0.00%
Folsom VFD	$1,781.08	$1,168.46	65.60%
Forest Hill VFD, Inc.	$1,745.35	$0.00	0.00%
Fork Ridge VFD	$10,536.66	$2,978.98	28.27%
Fort Ashby VF Co., Inc.	$2,336.90	$3,769.10	161.29%
Fort Gay VFD	$2,648.00	$776.61	29.33%
Fountain VF Co.	$2,568.41	$2,687.78	104.65%
Frame VFD, Inc.	$2,978.00	$1,142.55	38.37%
Frametown VFD	$4,127.72	$1,438.15	34.84%
Frankford VFD, Inc.	$480.28	$0.00	0.00%
Franklin Community VFD	$3,857.50	$0.00	0.00%
Franklin VFD	$6,553.00	$243.01	3.71%
Friendship VFD	$6,929.34	$56.93	0.82%
Frost VFD	$1,806.00	$0.00	0.00%
Gandeeville-Harmony VFD	$2,313.09	$2,572.10	111.20%
Gary VFD	$1,460.00	$0.00	0.00%
Gassaway VFD	$3,206.59	$1,030.70	32.14%
Gauley Bridge VFD	$6,959.00	$0.00	0.00%
Gauley River VFD	$1,492.18	$0.00	0.00%
DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Ghent Area VFD	$43,077.48	$140,343.14	325.79%
Gilbert VFD	$9,800.52	$0.00	0.00%
Gilmer VFD	$7,687.09	$4,779.76	62.18%
Glasgow VFD	$26,091.04	$464.94	1.78%
Glen Dale VFD	Mixed Data	Mixed Data	Mixed Data
Grafton VFD	Mixed Data	Mixed Data	Mixed Data
Grandview VFD, Inc.	$2,243.40	$276.61	12.33%
Grant Town VFD	$2,136.97	$1,949.82	91.24%
Grantsville VFD	$3,157.03	$295.46	9.36%
Granville VFD	$7,278.07	$2,752.49	37.82%
Great Cacapon VF Co.	$2,160.81	$0.00	0.00%
Green Sulphur District VFD & Rescue	$0.00	$2,158.29	------
Green Valley VFD	$2,972.18	$642.91	21.63%
Green Valley/Glenwood VFD	$5,066.32	$941.80	18.59%
Greenbrier Valley Rural VFD	$4,383.04	$0.00	0.00%
Greenwood VFD	$1,397.50	$0.00	0.00%
Guyan River VFD	$1,384.58	$0.00	0.00%
Hacker Valley VFD	$1,933.39	$283.27	14.65%
Hamlin VFD	$3,307.39	$0.00	0.00%
Handley VFD	$1,547.80	$0.00	0.00%
Hanover VFD	$7,582.00	$26,261.83	346.37%
Harman VFD	$2,944.00	$3,088.15	104.90%
Harrisville VFD	$1,795.78	$448.52	24.98%
Harts VFD	$1,359.00	$1,258.24	92.59%
Hedgesville VFD	$26,958.95	$4,591.48	17.03%
Henlawson VFD	------	------	*see Logan County*
Hillsboro VFD	$1,446.04	$164.53	11.38%
Hinton VFD	Mixed Data	Mixed Data	Mixed Data
Hookersville-Muddlety VFD	$1,386.10	$0.00	0.00%
Hooverson Heights VFD	$3,326.00	$758.09	22.79%
Hundred VFD	$3,605.61	$1,137.97	31.56%
Huntington FD	Self-Insured	Self-Insured	Self-Insured
Hurricane VFD	$4,823.81	$0.00	0.00%
Huttonsville-Mill Creek VFD	$2,476.82	$0.00	0.00%
Iaeger VFD	Mixed Data	Mixed Data	Mixed Data
Independent Fire Co	$19,500.63	$9,483.38	48.63%
Institute VFD	$2,814.76	$10,824.40	384.56%
Jacksonburg VFD	$91.00	$0.00	0.00%
Jackson's Mill VFD	$2,834.41	$0.00	0.00%
Jane Lew VFD	$6,816.68	$0.00	0.00%
DEPARTMENT	**Paid Premium**	**Paid Loss**	**Loss Ratio**

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Jefferson VFD	$3,256.17	$994.92	30.55%
Johnstown VFD, Inc.	$1,452.00	$0.00	0.00%
Jumping Branch-Nimitz VFD	$1,917.00	$408.00	21.28%
Junior VFD	$1,356.00	$0.00	0.00%
Kenova FD	------	------	------
Kenova VFD, Inc.	$10,598.48	$1,390.30	13.12%
Kermit VFD	$1,508.00	$24,025.25	1593.19%
Keslers-Cross Lanes VFD	$1,690.71	$0.00	0.00%
Keyser VFD, Inc.	$7,303.19	$198.36	2.72%
Keystone VFD	Mixed Data	Mixed Data	Mixed Data
Kimball VFD	$1,810.50	$61.78	3.41%
Kingwood VFD	$4,690.06	$210.95	4.50%
Lake VFD	------	------	*see Logan County*
Lakewood VFD	$7,909.91	$0.00	0.00%
Lavalette VFD	$9,380.48	$7,824.96	83.42%
Lawrenceville VFD	$1,533.00	$958.92	62.55%
Leading Creek VFD	$7,538.46	$351.35	4.66%
Lenore VFD	$3,127.00	$0.00	0.00%
Leon VFD, Inc.	$2,409.13	$0.00	0.00%
Lester VFD, Inc.	$10,793.10	$0.00	0.00%
Levels VFD	$2,830.90	$785.11	27.73%
Lewisburg VFD	Mixed Data	Mixed Data	Mixed Data
Limestone VFD	$1,494.55	$698.97	46.77%
Lindside VFD	$1,640.32	$0.00	0.00%
Lizemore (So. Clay Co.) VFD	$1,045.00	$0.00	0.00%
Logan County VFD #2	$78,975.10	$15,562.37	19.71%
Logan FD	Mixed Data	Mixed Data	Mixed Data
Lost Creek VFD	$1,646.88	$179.70	10.91%
Loudendale VFD	$2,136.00	$95.18	4.46%
Loup Creek VFD	$1,532.17	$570.38	37.23%
Lubeck VFD	$8,249.34	$2,164.04	26.23%
Lumberport VFD	$5,081.50	$0.00	0.00%
Mabscott VFD	Mixed Data	Mixed Data	Mixed Data
Madison Fire And Rescue	$3,585.00	$4,590.56	128.05%
Main Harts Creek VFD	------	------	*see Logan County*
Main Island Creek VFD	------	------	*see Logan County*
Malden VFD	$3,612.66	$699.40	19.36%
Mannington VFD	Mixed Data	Mixed Data	Mixed Data
Marlinton VFD	$4,558.66	$9,202.44	201.87%
Marmet VFD	$5,141.00	$524.38	10.20%
DEPARTMENT	**Paid Premium**	**Paid Loss**	**Loss Ratio**

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Martinsburg FD	Mixed Data	Mixed Data	Mixed Data
Mason VFD	$1,477.60	$1,109.52	75.09%
Masontown VFD	$1,289.92	$1,208.93	93.72%
Matewan VFD	Mixed Data	Mixed Data	Mixed Data
Mathias Baker VFD	$1,793.03	$0.00	0.00%
Matoaka VFD	$2,106.02	$1,612.21	76.55%
Maysville VFD	$5,870.42	$1,657.00	28.23%
McClellan District VFD	$6,894.00	$0.00	0.00%
McDowell VFD	$202.00	$257.07	127.26%
McKinleyville VFD	$1,450.00	$3,306.59	228.04%
McMechen VFD	$1,741.00	$0.00	0.00%
Meadow Bridge VFD	$1,871.55	$197.47	10.55%
Middlebourne/Tyler VFD	$1,805.26	$0.00	0.00%
Midway VFD	$1,789.00	$0.00	0.00%
Milton VFD	$10,258.51	$8,859.33	86.36%
Mineral Wells VFD	$5,698.44	$0.00	0.00%
Monongah VFD	$3,207.74	$983.66	30.67%
Montcalm VFD	$2,239.00	$1,808.89	80.79%
Montgomery FD	$8,404.83	$1,361.51	16.20%
Moorefield VFC	$7,247.55	$12,734.85	175.71%
Morgantown FD	Mixed Data	Mixed Data	Mixed Data
Morrisvale VFD	$1,779.80	$0.00	0.00%
Moundsville City FD	Mixed Data	Mixed Data	Mixed Data
Moundsville VFD	$5,376.00	$2,761.85	51.37%
Mount Grove VFD	$1,782.00	$0.00	0.00%
Mount Hope FD	$4,643.60	$5,495.10	118.34%
Mount Olivet VFD	$1,097.00	$0.00	0.00%
Mount Storm VFC, Inc	$6,142.54	$0.00	0.00%
Mozart VFD	$1,159.73	$0.00	0.00%
Mt Clare VFD	$2,877.00	$0.00	0.00%
Mud River VFD	$449.80	$99.84	22.20%
Mullens VFD, Inc	$1,704.39	$3,480.18	204.19%
Nettie VFD	$4,645.57	$0.00	0.00%
New Creek VFD	$4,136.59	$1,537.12	37.16%
New Cumberland VFD	$2,297.00	$860.31	37.45%
New Haven and Community VFD	$3,273.00	$0.00	0.00%
New Manchester VFD	$7,482.55	$816.29	10.91%
New Martinsville VFD	$0.00	$1,542.81	------
Newburg VFD	$2,143.00	$0.00	0.00%
Newell VFD	$2,436.68	$273.82	11.24%
DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Newton VFD	$3,081.00	$4,213.01	136.74%
Nitro FD	Mixed Data	Mixed Data	Mixed Data
North River Valley VFCo	$170.00	$0.00	0.00%
Northfork VFD	$1,436.50	$1,234.51	85.94%
Nuttall FD	$2,777.95	$4,448.20	160.13%
Nutter Fort VFD	$6,235.83	$2,752.57	44.14%
Oak Hill FD	$7,099.82	$1,491.20	21.00%
Oakland District VFD	$1,033.87	$0.00	0.00%
Oakvale VFD	$168.75	$0.00	0.00%
Oceana VFD	$3,997.44	$686.96	17.18%
Ohio River Road VFD	$4,645.32	$584.65	12.59%
Ona VFD	$3,459.79	$365.35	10.56%
Paden City VFCo	$4,330.58	$0.00	0.00%
Panther VFD	$1,676.88	$0.00	0.00%
Parkersburg FD	Self-Insured	Self-Insured	Self-Insured
Parsons VFD	$2,562.34	$4,718.27	184.14%
Patterson Creek VFD	$1,430.00	$0.00	0.00%
Paw Paw VFCo, Inc	$2,529.13	$0.00	0.00%
Pax VFD	$2,314.22	$4,384.32	189.45%
Pennsboro VFD	$1,630.47	$2,684.90	164.67%
Petersburg VFD	$6,551.00	$1,613.71	24.63%
Peterstown Vol Fire & Rescue	$6,986.40	$0.00	0.00%
Philippi VFD	$3,640.65	$2,757.33	75.74%
Pickens VFD	$1,412.00	$0.00	0.00%
Pinch VFD	$2,439.31	$0.00	0.00%
Pine Grove VFD	$1,518.73	$0.00	0.00%
Pineville (Wyoming Co) VFD	$1,482.92	$1,138.43	76.77%
Pipestem VFD	$1,802.75	$170.50	9.46%
Poca VFD	$3,617.00	$2,755.71	76.19%
Point Pleasant VFD	$5,809.09	$1,418.56	24.42%
Pond Creek VFD	$4,664.00	$1,478.46	31.70%
Pratt VFD	$777.93	$0.00	0.00%
Pricetown VFD	$777.93	$0.00	0.00%
Prichard VFD	$13,280.84	$1,590.29	11.97%
Princeton FD	Mixed Data	Mixed Data	Mixed Data
Quinwood VFD	$2,445.94	$1,175.38	48.05%
Racine VFD	$4,429.00	$258.34	5.83%
Rainelle VFD	$5,241.02	$2,014.49	38.44%
Rand VFD	$2,414.00	$629.11	26.06%
Ravenswood VFD	$4,440.46	$2,306.48	51.94%
DEPARTMENT	**Paid Premium**	**Paid Loss**	**Loss Ratio**

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Raysal VFD	$1,272.00	$1,871.28	147.11%
Reader VFD	$1,834.00	$368.27	20.08%
Reedsville VFD	$3,110.00	$4,308.58	138.54%
Reedy VFD	$2,160.68	$0.00	0.00%
Renick VFD	$1,752.50	$455.20	25.97%
Reynoldsville VFD	$1,814.04	$73.18	4.03%
Rhodell VFD	$863.00	$0.00	0.00%
Richwood VFD	$2,070.99	$38.92	1.88%
Ridgeley VFD	$301.44	$0.00	0.00%
Ripley VFD	$3,164.90	$0.00	0.00%
River Road VFD	$5,198.00	$419.75	8.08%
Rivesville VFD	$1,872.00	$334.13	17.85%
Roberts Ridge VFD	$71.74	$0.00	0.00%
Roderfield VFD	$1,998.00	$0.00	0.00%
Romney VFD	$3,360.26	$618.27	18.40%
Ronceverte VFD	$6,464.43	$26,175.11	404.91%
Rowlesburg VFD	$1,162.00	$0.00	0.00%
Rt. 34 VFD	$1,810.04	$109.49	6.05%
Rupert VFD, Inc	$1,699.36	$0.00	0.00%
Saint Albans FD	Mixed Data	Mixed Data	Mixed Data
Saint Joseph VFD	$18,862.00	$0.00	0.00%
Saint Marys VFD, Inc	$2,837.09	$326.30	11.50%
Salem VFD	$17,522.50	$412.71	2.36%
Salt Rock VFD	$1,606.93	$0.00	0.00%
Scotts Run VFD	$3,356.00	$13,013.77	387.78%
Selbyville VFD	$17.54	$0.00	0.00%
Seneca Rocks VFD	$1,842.00	$0.00	0.00%
Servia VFD	$1,274.36	$0.00	0.00%
Sharples VFD	------	------	*see Logan County*
Shavers Fork Fire Rescue	$4,297.57	$4,062.27	94.52%
Shepherdstown VFD	$23,162.40	$685.67	2.96%
Sherrard VFD	$1,113.00	$0.00	0.00%
Shinnston VFD, Inc.	$3,865.43	$140.19	3.63%
Shirley VFD	$3,736.67	$0.00	0.00%
Short Creek	$193.50	$0.00	0.00%
Short Gap VFD	$4,893.57	$0.00	0.00%
Silver Hill VFD	$1,007.98	$6,307.71	625.78%
Silverton VFD	$3,410.92	$0.00	0.00%
Sissonville VFD	$3,324.00	$34,923.53	1050.65%
Sistersville VFD	$1,919.00	$0.00	0.00%
DEPARTMENT	**Paid Premium**	**Paid Loss**	**Loss Ratio**

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Slanesville VFD	$1,893.85	$3,565.53	188.27%
Smithburg VFD	$2,631.00	$0.00	0.00%
Smithers VFD, Inc.	$814.00	$0.00	0.00%
Smithfield VFD	$1,918.60	$0.00	0.00%
Smithville VFD	$381.13	$0.00	0.00%
Smoot VFD	$2,007.00	$0.00	0.00%
So. Jackson Co. (Kenna) VFD	$3,949.00	$0.00	0.00%
Sophia Area VFD	$6,368.11	$0.00	0.00%
South Berkeley VFD	$5,478.62	$0.00	0.00%
South Charleston FD	?	?	Mixed Data
South Fork VFD	$2,636.22	$0.00	0.00%
South Morgan VFD	$4,784.23	$0.00	0.00%
Spelter VFD	$1,715.79	$1,510.96	88.06%
Spencer-Roane VFD	$4,800.96	$19,273.82	401.46%
Springfield Valley VFD	$116.92	$0.00	0.00%
Spruce River VFD	$1,944.00	$2,180.71	112.18%
Star City VFD	$4,801.72	$2,249.73	46.85%
Stone Church VFD	$3,263.00	$0.00	0.00%
Stonewood VFD	$5,770.45	$0.00	0.00%
Summers Co. VFD	$1,404.00	$3,102.26	220.96%
Summersville FD	$4,071.26	$3,939.25	96.76%
Summit Park VFD	$91.00	$0.00	0.00%
Sutton VFD	$5,138.96	$6,044.75	117.63%
Teays Valley VFD	$5,313.57	$3,478.50	65.46%
Terra Alta VFD	$1,471.42	$65.86	4.48%
Thomas VFD	$3,511.45	$1,653.76	47.10%
Thornton VFD	$1,221.25	$6,589.25	539.55%
Tornado VFD	$1,357.00	$0.00	0.00%
Town of Man VFD	$1,538.00	$0.00	0.00%
Town of Sophia VFD	$0.00	$1,059.88	------
Trap Hill VFD	$7,396.78	$820.32	11.09%
Triadelphia VFD	$2,663.90	$2,097.75	78.75%
Tri-County VF Co.	$2,179.22	$0.00	0.00%
Tri-Towns VFD	$2,604.53	$1,760.69	67.60%
Triune-Halleck VFD	$5,106.11	$3,135.36	61.40%
Tunnelton VFD	$1,892.35	$727.67	38.45%
Tygart Valley VFD	$3,801.34	$0.00	0.00%
Tyler Mountain VFD	$6,320.10	$0.00	0.00%
Union VFD	$4,609.39	$599.99	13.02%
Upper Laurel Fire and Ambulance	$115,625.81	$10,723.70	9.27%
DEPARTMENT	**Paid Premium**	**Paid Loss**	**Loss Ratio**

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Upper Tract VFD	$430.71	$427.10	99.16%
Upper West Fork VFD	$2,690.41	$242.21	9.00%
Valley Grove VFD	$2,229.36	$925.69	41.52%
Valley Head VFD	$2,171.00	$27,349.12	1259.75%
Valley VFD	$4,658.84	$1,197.19	25.70%
Valley Volunteer FD	$2,258.36	$2,239.35	99.16%
Van VFD	$5,661.00	$7,019.39	124.00%
Verdunville VFD	------	------	*see Logan County*
Vienna VFD	$4,776.32	$6,534.75	136.82%
Wadestown Community VFD	$3,230.83	$0.00	0.00%
Walkersville VFD	$3,746.42	$0.00	0.00%
Wallace VFD	$1,990.00	$434.45	21.83%
Walton VFD	$3,181.00	$0.00	0.00%
War VFD	$1,828.90	$0.00	0.00%
Warren District VFD	$1,667.16	$0.00	0.00%
Washington Bottom VFD	$2,344.73	$0.00	0.00%
Washington District VFD	$1,951.15	$2,023.87	103.73%
Washington Lands VFD	$1,855.73	$275.31	14.84%
Waverly VF Co.	$6,047.33	$945.49	15.63%
Wayne VFD	$20,563.50	$69,669.15	338.80%
Webster Springs VFD	$1,876.13	$936.52	49.92%
Weirton City FD	$1,034.00	$0.00	0.00%
Welch VFD	$1,718.00	$0.00	0.00%
Wellsburg VFD	$6,637.99	$423.25	6.38%
West Hamlin VFD	$2,954.67	$4,240.59	143.52%
West Liberty VFD	$2,018.13	$0.00	0.00%
West Milford VFD	$1,425.90	$0.00	0.00%
West Side VFD	$1,692.00	$10,491.52	620.07%
West Union VFD	$1,887.00	$177.52	9.41%
Weston VFD	$5,116.20	$2,744.46	53.64%
Westover VFD	$166.10	$0.00	0.00%
Wharncliffe VFD	$1,123.82	$0.00	0.00%
Wharton-Barrett VFD	$1,470.99	$0.00	0.00%
Wheeling FD	Self-Insured	Self-Insured	Self-Insured
White Sulphur Springs VFD	Mixed Data	Mixed Data	Mixed Data
Whitesville VFD, Inc.	$86,476.27	$1,381.84	1.60%
Whitmer VFD	$2,399.01	$0.00	0.00%
Wilderness VFD	$2,381.75	$0.00	0.00%
Wiley Ford FC, Inc.	$2,765.65	$1,283.94	46.42%
Wileyville VFD, Inc.	$2,951.19	$6,447.96	218.49%
DEPARTMENT	**Paid Premium**	**Paid Loss**	**Loss Ratio**

Post-transition (07/01/05=>08/01/08) paid loss experience

DEPARTMENT	Paid Premium	Paid Loss	Loss Ratio
Williamsburg VFD	$1,569.00	$1,489.96	94.96%
Williamson FD	Mixed Data	Mixed Data	Mixed Data
Williamstown VF Co.	$3,540.00	$244.73	6.91%
Windsor Heights VFD	$2,013.00	$0.00	0.00%
Winfield VFD	$6,064.24	$639.34	10.54%
Winfield District VFD	$5,727.29	$11,882.45	207.47%
Worthington VFD	$893.72	$203.24	22.74%
Totals	**$1,716,190.59**	**$1,187,171.37**	**69.17%**
DEPARTMENT	**Paid Premium**	**Paid Loss**	**Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Adrian VFD	$4,563.50	$3,689.01	80.84%
Albright VFD	$2,758.60	$2,973.88	107.80%
Alderson VFD	$18,176.48	$31,096.72	171.08%
Alma VFD	$5,623.65	$0.00	0.00%
Alum Creek VFD	$9,921.49	$15,773.75	158.99%
Anawalt VFD	$4,090.49	$867.32	21.20%
Anmoore VFD	$55,580.95	$15,273.93	27.48%
Ansted Certified FD	$7,017.36	$987.08	14.07%
Anthony Creek VFD	$3,518.48	$10,105.97	287.23%
Armstrong Creek VFD	$8,018.81	$7,358.56	91.77%
Arnoldsburg VFD	$4,697.40	$2,207.35	46.99%
Athens VFD	$13,322.37	$166,071.79	1246.56%
Augusta VFD	$4,404.66	$172.38	3.91%
Aurora VFD	$1,362.00	$1,785.06	131.06%
Back Creek Valley VFD	$12,803.00	$19,121.34	149.35%
Baisden VFD	$2,944.04	$1,593.26	54.12%
Baker Heights VF Co.	$11,774.14	$84,623.32	718.72%
Bakerton VFD, Inc.	$1,962.00	$0.00	0.00%
Ballard Vol. Fire and Rescue	$2,451.75	$0.00	0.00%
Bancroft VFD	$5,326.21	$13,909.81	261.16%
BANCS VFD	$3,224.41	$0.00	0.00%
Banks District VFD	$4,032.97	$12,049.83	298.78%
Barboursville VFD	$11,573.94	$42,248.30	365.03%
Barrackville VFD	$3,990.07	$8,194.37	205.37%
Bartow-Frank-Durbin VFD	$4,999.87	$0.00	0.00%
Baxter VFD	$12,618.43	$0.00	0.00%
Bayard VFD	$2,837.44	$0.00	0.00%
Beaver VFD	$25,883.19	$51,668.30	199.62%
Beckley FD	----------	----------	----------
Bedington VFD	$15,191.79	$104,697.81	689.17%
Beech Bottom VFD	$4,886.95	$10,060.43	205.86%
Beech Creek VFD	$2,538.82	$0.00	0.00%
Belington VFD	$6,900.04	$10,972.70	159.02%
Belle VFD	$4,356.11	$934.22	21.45%
Belmont VFD	$4,708.76	$8,670.15	184.13%
Benwood VFD	$8,233.20	$7,137.67	86.69%
Berkeley Springs Vol. Fire Co.	$10,782.53	$19,686.84	182.58%
Berwind VFD	$3,012.32	$346.92	11.52%
Bethany Pike VFD	$2,959.40	$42,975.10	1452.16%
Bethany VFD	$11,590.75	$35,510.85	306.37%
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Bethlehem VFD	$6,964.23	$1,743.00	25.03%
Beverly VFD	$8,873.32	$109,763.63	1237.01%
Big Otter VFD	$4,659.77	$3,039.65	65.23%
Big Wheeling Creek VFD	$4,971.43	$185.71	3.74%
Birch River VFD	$4,499.98	$49,646.44	1103.26%
Blacksville VFD	$6,415.19	$4,161.67	64.87%
Blennerhassett VFD	$6,911.71	$3,970.07	57.44%
Blue Ridge Mountain VFD	$6,012.30	$52,122.74	866.94%
Bluefield FD	----------	----------	----------
Bluestone Valley VFD	$3,568.00	$2,412.16	67.61%
Bluewell VFD	$4,286.60	$18,029.75	420.61%
Boggs Run VFD	$2,651.42	$62.26	2.35%
Boomer VFD	$3,246.72	$507.77	15.64%
Boothsville VFD	$7,894.96	$1,609.37	20.38%
Bradley-Prosperity VFD	$61,259.58	$111,548.71	182.09%
Bradshaw VFD	$5,013.15	$0.00	0.00%
Bramwell VFD	$7,043.04	$321.82	4.57%
Brenton VFD	$3,023.78	$7,184.94	237.61%
Bridgeport FD	$71,070.56	$192,605.16	271.01%
Brookhaven VFD	$11,712.89	$1,292.97	11.04%
Bruceton-Brandonville VFD	$6,143.59	$3,491.71	56.84%
Buckhannon VFD	$5,991.98	$21,339.42	356.13%
Buffalo Creek VFD	$4,423.79	$1,000.48	22.62%
Buffalo VFD	$9,525.09	$37,962.36	398.55%
Bunners Ridge VFD	$2,862.86	$663.34	23.17%
Burlington VFD, Inc.	$12,764.36	$40,385.09	316.39%
Burnsville VFD	$2,907.62	$39,698.52	1365.33%
Cabin Creek VFD	$14,815.72	$34,153.15	230.52%
Cairo VFD, Inc.	$3,901.22	$0.00	0.00%
Cameron VFD	$12,701.28	$91,908.71	723.62%
Canaan Valley VFD	$3,700.54	$0.00	0.00%
Capon Bridge VFD	$6,401.41	$507.99	7.94%
Capon Springs VFD	$5,433.99	$2,638.04	48.55%
Capon Valley VFD	$4,713.76	$440.00	9.33%
Cass VFD	$5,426.69	$3,252.26	59.93%
Cedar Grove VFD	$10,422.92	$1,598.93	15.34%
Ceredo VFD	$7,168.35	$108,964.13	1520.07%
Chapel VFD	$2,181.46	$0.00	0.00%
Chapmanville VFD	----------	----------	----------
Charleston FD	----------	----------	----------
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Chattaroy VFD	$5,519.12	$2,652.56	48.06%
Cheat Lake VFD	$8,738.07	$21,012.83	240.47%
Chesapeake VFD	$46,570.69	$10,867.41	23.34%
Chester VFD	$6,255.93	$6,255.93	100.00%
Circleville VFD	$6,331.55	$0.00	0.00%
Citizens Fire Co.	$6,768.48	$5,411.21	79.95%
Clarksburg FD	----------	----------	----------
Clay VFD	$2,468.57	$9,092.56	368.33%
Clear Creek VFD	$4,702.82	$129.89	2.76%
Clearview VFD	$2,696.39	$824.88	30.59%
Clendenin VFD	$4,198.32	$9,113.61	217.08%
Clinton District VFD	$3,899.94	$6,646.30	170.42%
Clintonville VFD	$3,466.70	$1,664.49	48.01%
Clover-Roane VFD	$7,563.95	$1,594.20	21.08%
Coal City VFD	$5,610.40	$8,806.77	156.97%
Coal Mountain VFD	----------	----------	----------
Coal River VFD	$8,077.27	$25,742.58	318.70%
Coalton VFD	$2,547.13	$545.53	21.42%
Coalwood/Caretta VFD	$2,880.37	$1,530.62	53.14%
Colliers VFD	$3,768.00	$829.57	22.02%
Cool Springs VFD	$9,624.16	$15,840.75	164.59%
Cora VFD	----------	----------	----------
Cottageville VFD	$8,667.05	$38,465.30	443.81%
Cowen VFD	$8,070.28	$37,694.80	467.08%
Craigsville-Beaver-Cottle VFD	$12,747.74	$51,537.28	404.29%
Culloden VFD	$6,088.02	$1,096.99	18.02%
Cyclone VFD	$4,263.44	$10,657.64	249.98%
Dallas VFD	$3,994.37	$2,287.57	57.27%
Danese VFD	$4,986.10	$114,948.64	2305.38%
Danville VFD	$9,846.16	$21,847.63	221.89%
Davis Creek-Ruthdale VFD	$2,794.17	$9,771.51	349.71%
Davis VFD	$4,801.66	$1,324.75	27.59%
Davy VFD	$3,060.06	$826.36	27.00%
Deerwalk VFD	$6,134.15	$15,073.70	245.73%
Delbarton VFD	$3,289.23	$14,903.64	453.10%
Diana VFD	$3,430.00	$0.00	0.00%
Dunbar VFD	----------	----------	----------
Dunlow VFD	$67,484.09	$129,631.80	192.09%
Duval District VFD	$6,516.46	$151.40	2.32%
East Bank VFD	$7,789.37	$3,784.27	48.58%
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
East Fork VFD	$2,305.11	$10,600.02	459.85%
East Lynn VFD	$2,853.32	$616.06	21.59%
East River VFD	$4,055.13	$10,325.79	254.64%
East Wood VFD	$14,200.68	$19,570.75	137.82%
Eleanor VFD	$6,530.82	$5,437.67	83.26%
Elizabeth-Wirt VFD	$12,002.34	$5,827.46	48.55%
Elk District VFC	$3,903.76	$2,909.39	74.53%
Elkins FD	$4,845.06	$3,865.27	79.78%
Ellamore VFD	$2,655.61	$3,262.82	122.87%
Ellenboro VFD	$2,913.27	$405.48	13.92%
Erbacon VFD	$2,731.97	$0.00	0.00%
Fairlea VFD	$6,280.51	$189,978.51	3024.89%
Fairmont FD	----------	----------	----------
Fairview VF Co.	$8,212.98	$292.21	3.56%
Farmington VFD	$4,711.44	$1,662.00	35.28%
Fayetteville FD	$14,237.94	$38,176.63	268.13%
Fellowsville VFD	$3,556.53	$1,148.60	32.30%
Fish Creek VFD	$2,142.37	$203.95	9.52%
Flatrock VFD	$3,322.18	$8,224.35	247.56%
Flatwoods Community VFD	$1,482.31	$7,990.61	539.06%
Flemington VFD	$2,699.58	$1,127.84	41.78%
Follansbee VFD	$6,336.50	$2,059.88	32.51%
Folsom VFD	$3,202.38	$1,574.49	49.17%
Forest Hill VFD, Inc.	$4,134.06	$366.22	8.86%
Fork Ridge VFD	$14,415.39	$6,891.83	47.81%
Fort Ashby VF Co., Inc.	$6,148.21	$13,771.44	223.99%
Fort Gay VFD	$15,469.24	$3,185.96	20.60%
Fountain VF Co.	$5,603.45	$5,189.76	92.62%
Frame VFD, Inc.	$4,223.55	$2,066.70	48.93%
Frametown VFD	$7,252.89	$4,909.26	67.69%
Frankford VFD, Inc.	$5,004.90	$0.00	0.00%
Franklin Community VFD	$5,971.91	$9,693.97	162.33%
Franklin VFD	$14,151.91	$243.01	1.72%
Friendship VFD	$17,149.77	$119,736.07	698.18%
Frost VFD	$2,891.56	$0.00	0.00%
Gandeeville-Harmony VFD	$4,894.37	$7,644.22	156.18%
Gary VFD	$1,460.00	$0.00	0.00%
Gassaway VFD	$10,129.12	$3,632.50	35.86%
Gauley Bridge VFD	$9,357.28	$5,711.71	61.04%
Gauley River VFD	$3,331.58	$149.09	4.48%
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Ghent Area VFD	$85,880.83	$171,823.97	200.07%
Gilbert VFD	$12,024.40	$3,319.25	27.60%
Gilmer VFD	$13,474.74	$17,694.55	131.32%
Glasgow VFD	$30,815.76	$48,655.27	157.89%
Glen Dale VFD	----------	----------	----------
Grafton VFD	----------	----------	----------
Grandview VFD, Inc.	$5,892.39	$980.24	16.64%
Grant Town VFD	$6,095.97	$2,544.50	41.74%
Grantsville VFD	$5,187.29	$4,952.79	95.48%
Granville VFD	$13,235.33	$26,877.03	203.07%
Great Cacapon VF Co.	$4,399.78	$2,534.17	57.60%
Green Sulphur District VFD & Rescue	$2,092.55	$5,330.37	254.73%
Green Valley VFD	$5,809.48	$900,013.37	15492.15%
Green Valley/Glenwood VFD	$12,038.94	$27,498.32	228.41%
Greenbrier Valley Rural VFD	$9,552.47	$10,511.67	110.04%
Greenwood VFD	$2,669.22	$0.00	0.00%
Guyan River VFD	$3,768.90	$719.92	19.10%
Hacker Valley VFD	$2,995.96	$25,662.04	856.55%
Hamlin VFD	$6,374.51	$2,076.42	32.57%
Handley VFD	$6,041.50	$879.69	14.56%
Hanover VFD	$11,318.54	$26,563.89	234.69%
Harman VFD	$3,704.12	$6,335.93	171.05%
Harrisville VFD	$3,014.40	$448.52	14.88%
Harts VFD	$1,359.00	$6,680.95	491.61%
Hedgesville VFD	$35,816.12	$11,637.55	32.49%
Henlawson VFD	----------	----------	----------
Hillsboro VFD	$3,234.09	$591.53	18.29%
Hinton VFD	----------	----------	----------
Hookersville-Muddlety VFD	$2,847.41	$0.00	0.00%
Hooverson Heights VFD	$16,085.94	$5,231.20	32.52%
Hundred VFD	$4,986.02	$37,617.25	754.45%
Huntington FD	----------	----------	----------
Hurricane VFD	$14,756.84	$75,324.16	510.44%
Huttonsville-Mill Creek VFD	$6,424.52	$16,984.01	264.36%
Iaeger VFD	$0.00	$20,350.02	----------
Independent Fire Co	$41,950.68	$61,974.20	147.73%
Institute VFD	$4,049.93	$13,136.15	324.35%
Jacksonburg VFD	$1,550.61	$0.00	0.00%
Jackson's Mill VFD	$6,760.09	$522.13	7.72%
Jane Lew VFD	$10,908.56	$629.51	5.77%
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Jefferson VFD	$6,357.65	$46,609.87	733.13%
Johnstown VFD, Inc.	$2,542.00	$0.00	0.00%
Jumping Branch-Nimitz VFD	$3,626.88	$2,606.96	71.88%
Junior VFD	$2,739.45	$448.93	16.39%
Kenova FD	----------	----------	----------
Kenova VFD, Inc.	$45,853.35	$298,623.22	651.26%
Kermit VFD	$5,487.09	$211,162.67	3848.35%
Keslers-Cross Lanes VFD	$3,043.53	$0.00	0.00%
Keyser VFD, Inc.	$14,699.19	$8,643.62	58.80%
Keystone VFD	----------	----------	----------
Kimball VFD	$3,575.87	$61.78	1.73%
Kingwood VFD	$8,036.56	$4,764.09	59.28%
Lake VFD	----------	----------	----------
Lakewood VFD	$9,491.79	$2,910.72	30.67%
Lavalette VFD	$23,104.08	$11,591.42	50.17%
Lawrenceville VFD	$5,044.13	$4,235.03	83.96%
Leading Creek VFD	$9,903.82	$2,066.39	20.86%
Lenore VFD	$3,770.25	$4,798.33	127.27%
Leon VFD, Inc.	$3,959.94	$2,581.13	65.18%
Lester VFD, Inc.	$23,862.95	$45,525.90	190.78%
Levels VFD	$4,870.87	$5,729.93	117.64%
Lewisburg VFD	----------	----------	----------
Limestone VFD	$3,142.14	$2,303.60	73.31%
Lindside VFD	$3,850.56	$1,130.96	29.37%
Lizemore (So. Clay Co.) VFD	$1,875.02	$0.00	0.00%
Logan County VFD #2	$93,749.52	$129,222.47	137.84%
Logan FD	----------	----------	----------
Lost Creek VFD	$3,783.67	$3,453.29	91.27%
Loudendale VFD	$3,446.95	$474.14	13.76%
Loup Creek VFD	$4,502.72	$4,944.22	109.81%
Lubeck VFD	$33,110.00	$9,517.39	28.74%
Lumberport VFD	$14,364.56	$0.00	0.00%
Mabscott VFD	----------	----------	----------
Madison Fire And Rescue	$102,654.31	$108,707.70	105.90%
Main Harts Creek VFD	----------	----------	----------
Main Island Creek VFD	----------	----------	----------
Malden VFD	$6,463.66	$11,140.97	172.36%
Mannington VFD	$1,512.86	$1,493.49	98.72%
Marlinton VFD	$6,924.98	$27,227.14	393.17%
Marmet VFD	$29,506.43	$1,765.42	5.98%
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Martinsburg FD	----------	----------	----------
Mason VFD	$3,386.23	$1,947.77	57.52%
Masontown VFD	$3,601.21	$5,155.51	143.16%
Matewan VFD	$7,394.39	$3,047.37	41.21%
Mathias Baker VFD	$4,928.71	$85,308.27	1730.84%
Matoaka VFD	$3,565.86	$14,697.33	412.17%
Maysville VFD	$8,496.76	$950,422.62	11185.71%
McClellan District VFD	$8,523.61	$1,019.87	11.97%
McDowell VFD	$2,580.02	$1,945.25	75.40%
McKinleyville VFD	$3,525.19	$128,754.77	3652.42%
McMechen VFD	$3,042.55	$818.06	26.89%
Meadow Bridge VFD	$5,269.66	$197.47	3.75%
Middlebourne/Tyler VFD	$4,186.64	$978.21	23.37%
Midway VFD	$4,872.06	$59,566.42	1222.61%
Milton VFD	$14,856.06	$55,657.21	374.64%
Mineral Wells VFD	$8,576.88	$60,306.21	703.13%
Monongah VFD	$8,382.23	$7,078.42	84.45%
Montcalm VFD	$6,524.14	$83,354.24	1277.63%
Montgomery FD	$14,631.72	$17,518.97	119.73%
Moorefield VFC	$18,058.82	$25,222.90	139.67%
Morgantown FD	----------	----------	----------
Morrisvale VFD	$4,185.51	$117.60	2.81%
Moundsville City FD	----------	----------	----------
Moundsville VFD	$8,200.34	$52,926.44	645.42%
Mount Grove VFD	$3,336.92	$262.67	7.87%
Mount Hope FD	$7,914.19	$9,247.27	116.84%
Mount Olivet VFD	$2,209.28	$0.00	0.00%
Mount Storm VFC, Inc	$9,034.40	$1,197.16	13.25%
Mozart VFD	$4,132.54	$160,156.79	3875.50%
Mt Clare VFD	$3,967.00	$1,500.89	37.83%
Mud River VFD	$2,587.35	$40,946.46	1582.56%
Mullens VFD, Inc	$4,724.14	$15,873.81	336.01%
Nettie VFD	$8,941.59	$2,178.41	24.36%
New Creek VFD	$7,295.59	$13,182.82	180.70%
New Cumberland VFD	$2,297.00	$9,917.51	431.76%
New Haven and Community VFD	$7,215.30	$0.00	0.00%
New Manchester VFD	$7,810.59	$1,499.74	19.20%
New Martinsville VFD	$17,852.72	$69,909.19	391.59%
Newburg VFD	$4,334.22	$15,413.19	355.62%
Newell VFD	$5,930.23	$4,142.35	69.85%
DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Newton VFD	$6,183.21	$26,499.25	428.57%
Nitro FD	$20,489.64	$7,909.19	38.60%
North River Valley VFCo	$1,769.72	$5,000.00	282.53%
Northfork VFD	$2,816.67	$1,234.51	43.83%
Nuttall FD	$5,970.44	$11,727.51	196.43%
Nutter Fort VFD	$14,758.51	$22,304.22	151.13%
Oak Hill FD	$17,821.66	$88,865.50	498.64%
Oakland District VFD	$5,073.07	$22,901.79	451.44%
Oakvale VFD	$3,691.69	$77,391.42	2096.37%
Oceana VFD	$6,076.51	$1,001.24	16.48%
Ohio River Road VFD	$11,248.85	$170,079.57	1511.97%
Ona VFD	$6,782.67	$3,089.99	45.56%
Paden City VFCo	$10,498.85	$4,421.29	42.11%
Panther VFD	$3,235.08	$0.00	0.00%
Parkersburg FD	----------	----------	----------
Parsons VFD	$4,858.16	$7,247.01	149.17%
Patterson Creek VFD	$2,761.20	$0.00	0.00%
Paw Paw VFCo, Inc	$4,703.33	$77.17	1.64%
Pax VFD	$4,470.78	$13,194.60	295.13%
Pennsboro VFD	$3,502.80	$5,111.52	145.93%
Petersburg VFD	$9,279.13	$8,120.82	87.52%
Peterstown Vol Fire & Rescue	$23,324.40	$0.00	0.00%
Philippi VFD	$7,973.65	$11,429.02	143.33%
Pickens VFD	$3,801.25	$0.00	0.00%
Pinch VFD	$6,371.59	$23,292.70	365.57%
Pine Grove VFD	$4,682.66	$140,238.05	2994.84%
Pineville (Wyoming Co) VFD	$3,317.42	$10,390.58	313.21%
Pipestem VFD	$4,587.56	$2,254.31	49.14%
Poca VFD	$8,586.05	$8,662.16	100.89%
Point Pleasant VFD	$13,992.82	$13,689.21	97.83%
Pond Creek VFD	$6,880.16	$59,461.73	864.25%
Pratt VFD	$6,305.69	$2,901.04	46.01%
Pricetown VFD	$3,582.44	$3,766.91	105.15%
Prichard VFD	$25,775.57	$33,697.78	130.74%
Princeton FD	----------	----------	----------
Quinwood VFD	$4,947.86	$1,424.28	28.79%
Racine VFD	$29,324.77	$370,002.86	1261.74%
Rainelle VFD	$11,077.54	$22,123.91	199.72%
Rand VFD	$3,701.36	$6,038.02	163.13%
Ravenswood VFD	$12,810.25	$10,480.28	81.81%
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Raysal VFD	$2,441.48	$8,205.59	336.09%
Reader VFD	$3,389.32	$820.67	24.21%
Reedsville VFD	$5,835.95	$396,970.60	6802.16%
Reedy VFD	$5,017.45	$84,733.58	1688.78%
Renick VFD	$3,297.10	$18,340.87	556.27%
Reynoldsville VFD	$4,034.50	$7,808.98	193.56%
Rhodell VFD	$2,045.70	$2,862.11	139.91%
Richwood VFD	$3,895.19	$20,207.30	518.78%
Ridgeley VFD	$3,678.36	$0.00	0.00%
Ripley VFD	$16,925.67	$25,059.04	148.05%
River Road VFD	$9,641.44	$419.75	4.35%
Rivesville VFD	$3,853.19	$1,705.70	44.27%
Roberts Ridge VFD	$3,227.91	$4,568.02	141.52%
Roderfield VFD	$2,144.00	$0.00	0.00%
Romney VFD	$6,157.57	$14,219.27	230.92%
Ronceverte VFD	$32,259.13	$51,770.09	160.48%
Rowlesburg VFD	$2,292.50	$78.00	3.40%
Rt. 34 VFD	$4,006.14	$33,333.10	832.05%
Rupert VFD, Inc	$3,073.02	$138.65	4.51%
Saint Albans FD	$578.49	$9,562.37	1652.97%
Saint Joseph VFD	$20,028.62	$0.00	0.00%
Saint Marys VFD, Inc	$5,213.56	$12,916.06	247.74%
Salem VFD	$60,342.59	$3,486.57	5.78%
Salt Rock VFD	$3,687.26	$1,972.83	53.50%
Scotts Run VFD	$4,743.56	$13,156.93	277.36%
Selbyville VFD	$2,404.41	$1,040.24	43.26%
Seneca Rocks VFD	$4,023.45	$520.79	12.94%
Servia VFD	$2,389.28	$1,397.48	58.49%
Sharples VFD	----------	----------	----------
Shavers Fork Fire Rescue	$20,805.20	$4,293.33	20.64%
Shepherdstown VFD	$46,030.00	$8,969.15	19.49%
Sherrard VFD	$6,022.37	$0.00	0.00%
Shinnston VFD, Inc.	$11,124.61	$12,063.09	108.44%
Shirley VFD	$5,085.47	$493.46	9.70%
Short Creek VFD, Inc.	$2,576.60	$602.98	23.40%
Short Gap VFD	$10,220.59	$739.29	7.23%
Silver Hill VFD	$3,086.87	$6,307.71	204.34%
Silverton VFD	$8,767.31	$33,387.35	380.82%
Sissonville VFD	$8,450.65	$110,164.86	1303.63%
Sistersville VFD	$2,986.63	$772.02	25.85%
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Slanesville VFD	$5,293.53	$10,698.92	202.11%
Smithburg VFD	$6,610.87	$679.49	10.28%
Smithers VFD, Inc.	$6,536.53	$2,833.71	43.35%
Smithfield VFD	$3,671.37	$0.00	0.00%
Smithville VFD	$2,638.66	$0.00	0.00%
Smoot VFD	$4,100.11	$12,425.40	303.05%
So. Jackson Co. (Kenna) VFD	$5,204.29	$4,262.92	81.91%
Sophia Area VFD	$27,856.35	$169,470.74	608.37%
South Berkeley VFD	$13,382.59	$4,982.49	37.23%
South Charleston FD	----------	----------	----------
South Fork VFD	$3,934.85	$1,018.37	25.88%
South Morgan VFD	$7,935.45	$3,065.20	38.63%
Spelter VFD	$3,307.79	$72,811.82	2201.22%
Spencer-Roane VFD	$7,427.75	$27,378.89	368.60%
Springfield Valley VFD	$2,091.31	$2,494.37	119.27%
Spruce River VFD	$2,448.90	$26,890.81	1098.08%
Star City VFD	$7,877.48	$6,444.40	81.81%
Stone Church VFD	$4,447.71	$160.20	3.60%
Stonewood VFD	$17,235.00	$57,474.08	333.47%
Summers Co. VFD	$7,196.40	$8,594.15	119.42%
Summersville FD	$8,499.07	$19,325.66	227.39%
Summit Park VFD	$2,320.48	$8,289.36	357.23%
Sutton VFD	$12,872.28	$10,136.00	78.74%
Teays Valley VFD	$13,468.73	$4,991.73	37.06%
Terra Alta VFD	$3,216.57	$9,698.79	301.53%
Thomas VFD	$5,834.17	$2,960.24	50.74%
Thornton VFD	$2,400.56	$9,349.45	389.47%
Tornado VFD	$3,131.40	$1,516.61	48.43%
Town of Man VFD	$2,663.76	$0.00	0.00%
Town of Sophia VFD	$4,018.65	$3,782.83	94.13%
Trap Hill VFD	$38,803.80	$22,112.39	56.99%
Triadelphia VFD	$17,842.44	$5,008.09	28.07%
Tri-County VF Co.	$4,740.88	$9,474.91	199.86%
Tri-Towns VFD	$4,843.33	$5,201.88	107.40%
Triune-Halleck VFD	$7,729.32	$3,195.18	41.34%
Tunnelton VFD	$4,810.49	$5,894.16	122.53%
Tygart Valley VFD	$15,108.16	$18,598.41	123.10%
Tyler Mountain VFD	$15,546.16	$935.96	6.02%
Union VFD	$7,067.15	$2,209.44	31.26%
Upper Laurel Fire and Ambulance	$363,289.18	$91,587.59	25.21%
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Upper Tract VFD	$3,097.69	$2,054.10	66.31%
Upper West Fork VFD	$6,573.76	$2,254.79	34.30%
Valley Grove VFD	$11,406.25	$3,912.97	34.31%
Valley Head VFD	$5,764.86	$27,349.12	474.41%
Valley VFD	$14,461.04	$140,929.75	974.55%
Valley Volunteer FD	$5,195.76	$17,176.85	330.59%
Van VFD	$8,539.65	$18,085.67	211.78%
Verdunville VFD	----------	----------	----------
Vienna VFD	$11,464.47	$14,279.42	124.55%
Wadestown Community VFD	$4,868.85	$5,964.38	122.50%
Walkersville VFD	$9,788.38	$0.00	0.00%
Wallace VFD	$3,548.70	$2,125.45	59.89%
Walton VFD	$6,340.57	$15,249.92	240.51%
War VFD	$5,231.54	$0.00	0.00%
Warren District VFD	$3,457.94	$0.00	0.00%
Washington Bottom VFD	$3,709.56	$908.70	24.50%
Washington District VFD	$4,684.86	$2,292.85	48.94%
Washington Lands VFD	$3,224.45	$275.31	8.54%
Waverly VF Co.	$15,401.65	$82,914.59	538.35%
Wayne VFD	$61,134.15	$99,950.15	163.49%
Webster Springs VFD	$5,107.43	$12,000.70	234.97%
Weirton City FD	$13,066.48	$410,066.44	3138.31%
Welch VFD	$24,504.65	$1,474.57	6.02%
Wellsburg VFD	$22,274.67	$5,130.53	23.03%
West Hamlin VFD	$7,959.38	$242,736.73	3049.69%
West Liberty VFD	$5,013.50	$6,773.59	135.11%
West Milford VFD	$7,126.74	$2,315.86	32.50%
West Side VFD	$4,369.68	$66,343.64	1518.27%
West Union VFD	$4,086.15	$1,175.95	28.78%
Weston VFD	$7,084.52	$5,591.86	78.93%
Westover VFD	$1,730.76	$7,787.95	449.97%
Wharncliffe VFD	$4,042.27	$0.00	0.00%
Wharton-Barrett VFD	$3,232.39	$349.63	10.82%
Wheeling FD	----------	----------	----------
White Sulphur Springs VFD	$42,196.69	$269.63	0.64%
Whitesville VFD, Inc.	$189,542.32	$110,329.77	58.21%
Whitmer VFD	$4,294.40	$0.00	0.00%
Widen VFD, Inc.	$389.09	$0.00	0.00%
Wilderness VFD	$4,403.68	$2,458.40	55.83%
Wiley Ford FC, Inc.	$6,069.55	$3,170.07	52.23%
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

All years (01/01/95=>08/01/08) paid loss experience

DEPARTMENT	All Paid Premiums	All Paid Loss	Paid Loss Ratio
Wileyville VFD, Inc.	$4,261.31	$6,447.96	151.31%
Williamsburg VFD	$3,195.36	$12,817.67	401.13%
Williamson FD	----------	----------	----------
Williamstown VF Co.	$9,958.62	$7,633.36	76.65%
Windsor Heights VFD	$3,376.94	$0.00	0.00%
Winfield District VFD	$11,079.83	$17,070.57	154.07%
Winfield VFD	$11,444.25	$9,259.18	80.91%
Worthington VFD	$5,579.02	$7,765.58	139.19%
All Departments	**$4,304,475.62**	**$11,263,068.55**	**261.66%**
DEPARTMENT	**All Paid Premiums**	**All Paid Loss**	**Paid Loss Ratio**

Premium History

DEPARTMENT	1995	1996	1997	1998
Adrian VFD	$161.30	$113.60	$166.84	$106.91
Albright VFD	$108.26	$146.85	$135.52	$80.91
Alderson VFD	$187.85	$378.69	$304.96	$379.41
Alma VFD	$151.17	$403.64	$271.55	$252.15
Alum Creek VFD	$186.47	$708.00	$220.72	$730.37
Anawalt VFD	$90.00	$172.32	$176.82	$260.77
Anmoore VFD	$0.00	$0.00	$7,943.37	$2,611.69
Ansted Certified FD	$369.53	$255.66	$373.71	$337.05
Anthony Creek VFD	$150.19	$723.13	$145.00	$100.00
Armstrong Creek VFD	$238.07	$434.60	$390.68	$306.05
Arnoldsburg VFD	$90.00	$100.00	$148.98	$102.58
Athens VFD	$355.64	$385.08	$492.25	$509.40
Augusta VFD	$148.94	$206.80	$231.68	$296.67
Aurora VFD	$80.00	$100.00	$100.00	$100.00
Back Creek Valley VFD	$84.05	$350.02	$288.56	$65.09
Baisden VFD	$90.00	$125.51	$106.61	$127.00
Baker Heights VF Co.	$2,064.39	$1,894.26	$1,874.77	$423.41
Bakerton VFD, Inc.	-------	-------	-------	-------
Ballard Vol. Fire and Rescue	$90.00	$100.00	$100.00	$100.00
Bancroft VFD	$170.59	$189.89	$298.42	$258.06
BANCS VFD	$99.71	$100.00	$100.00	$100.00
Banks District VFD	$70.45	$255.36	$229.91	$110.07
Barboursville VFD	$448.33	$403.06	$603.29	$596.09
Barrackville VFD	$255.46	$341.84	$427.21	$98.79
Bartow-Frank-Durbin VFD	$169.33	$177.16	$179.35	$185.92
Baxter VFD	$283.28	$198.23	$257.52	$361.06
Bayard VFD	$90.14	$152.82	$98.16	$176.99
Beaver VFD	$507.17	$684.77	$1,034.26	$2,341.53
Beckley FD	$271,219.14	$291,927.80	$276,034.78	$334,056.92
Bedington VFD	$376.99	$619.56	$783.58	$94.23
Beech Bottom VFD	$90.37	$95.02	$100.00	$100.00
Beech Creek VFD	$90.80	$100.00	$100.00	$100.00
Belington VFD	$201.95	$536.65	$199.65	$147.40
Belle VFD	$181.12	$250.22	$214.45	$212.45
Belmont VFD	$240.67	$172.07	$126.02	$108.40
Benwood VFD	$232.96	$398.67	$312.90	$597.24
Berkeley Springs Vol. Fire Co.	$953.21	$831.40	$692.00	$775.70
Berwind VFD	$90.00	$100.00	$100.00	$100.00
Bethany Pike VFD	$179.36	$50.00	$0.00	$275.00
Bethany VFD	$97.48	$201.94	$99.32	$100.00
Bethlehem VFD	$261.41	$171.29	$183.80	$180.74
Beverly VFD	$83.07	$157.86	$145.15	$155.80
Big Otter VFD	-------	-------	-------	$75.00
Big Wheeling Creek VFD	$256.85	$0.00	$9.12	$253.76
Birch River VFD	$117.58	$115.46	$165.82	$204.90
Blacksville VFD	$84.83	$183.09	$264.98	$514.83
Blennerhassett VFD	$0.00	$327.84	$0.00	$1,178.68
Blue Ridge Mountain VFD	$984.00	$289.52	$342.05	$0.00
Bluefield FD	$109,695.91	$139,015.66	$131,279.36	$299,609.53
Bluestone Valley VFD	$140.00	$200.00	$200.00	$200.00
DEPARTMENT	**1995**	**1996**	**1997**	**1998**

Premium History

DEPARTMENT	1995	1996	1997	1998
Bluewell VFD	$176.66	$144.36	$133.65	$188.76
Boggs Run VFD	$93.49	$100.00	$100.00	$100.77
Boomer VFD	$65.00	$100.00	$100.00	$100.00
Boothsville VFD	$132.55	$234.38	$281.88	$358.05
Bradley-Prosperity VFD	$726.82	$2,262.45	$2,350.28	$2,787.12
Bradshaw VFD	-------	-------	$200.00	$2,442.15
Bramwell VFD	$296.93	$416.81	$111.25	$275.49
Brenton VFD	$0.00	$292.11	$169.58	$75.40
Bridgeport FD	$5,226.97	$7,536.37	$11,545.61	$13,691.75
Brookhaven VFD	$236.63	$175.36	$362.03	$273.80
Bruceton-Brandonville VFD	$251.66	$280.73	$265.00	$253.92
Buckhannon VFD	$216.90	$250.14	$208.54	$263.03
Buffalo Creek VFD	$100.00	$150.00	$350.00	$200.00
Buffalo VFD	$691.90	$555.83	$576.88	$733.12
Bunners Ridge VFD	$108.76	$100.00	$150.92	$99.53
Burlington VFD, Inc.	$391.74	$488.90	$306.15	$423.86
Burnsville VFD	$80.00	$100.00	$100.00	$152.56
Cabin Creek VFD	$154.83	$127.82	$494.74	$756.44
Cairo VFD, Inc.	$84.01	$150.99	$125.93	$176.92
Cameron VFD	$542.29	$580.80	$145.20	$776.40
Canaan Valley VFD	$120.11	$159.14	$110.86	$103.34
Capon Bridge VFD	$634.88	$889.52	$164.11	$76.93
Capon Springs VFD	$264.90	$251.27	$202.97	$195.06
Capon Valley VFD	$130.83	$100.00	$115.66	$121.96
Cass VFD	$258.99	$163.22	$205.36	$185.13
Cedar Grove VFD	$261.39	$258.00	$253.75	$309.88
Ceredo VFD	$0.00	$200.00	$277.76	$200.00
Chapel VFD	-------	-------	-------	-------
Chapmanville VFD	$11,507.01	$12,285.42	$14,569.16	$14,079.99
Charleston FD	$280,694.19	$342,702.79	$385,347.00	$457,815.78
Chattaroy VFD	$132.81	$108.08	$158.46	$84.36
Cheat Lake VFD	$301.40	$321.28	$225.54	$238.49
Chesapeake VFD	$593.30	$1,972.25	$5,895.51	$6,740.73
Chester VFD	$495.48	$649.82	$1,098.53	$1,005.08
Circleville VFD	$146.63	$114.82	$271.70	$306.60
Citizens Fire Co.	$782.03	$1,160.64	$155.40	$436.66
Clarksburg FD	$176,843.01	$173,532.33	$161,843.58	$180,147.93
Clay VFD	$121.46	$100.29	$122.67	$100.00
Clear Creek VFD	$114.85	$151.23	$150.65	$127.56
Clearview VFD	$123.76	$314.76	$219.03	$143.84
Clendenin VFD	$184.86	$102.93	$248.84	$1.31
Clinton District VFD	$139.97	$120.60	$146.97	$201.09
Clintonville VFD	$111.77	$208.07	$116.22	$116.22
Clover-Roane VFD	-------	-------	-------	$304.80
Coal City VFD	$214.94	$214.52	$233.10	$261.34
Coal Mountain VFD	$0.00	$0.00	$1,491.24	$256.85
Coal River VFD	$245.30	$530.96	$1,071.18	$658.54
Coalton VFD	$95.41	$107.14	$100.00	$100.00
Coalwood/Caretta VFD	$119.14	$100.00	$112.35	$117.36
Colliers VFD	$100.00	$100.00	$100.00	$200.00
DEPARTMENT	**1995**	**1996**	**1997**	**1998**

Premium History

DEPARTMENT	1995	1996	1997	1998
Cool Springs VFD	$76.12	$168.76	$991.10	$0.00
Cora VFD	-------	-------	-------	-------
Cottageville VFD	$271.19	$381.00	$390.44	$399.88
Cowen VFD	$195.56	$280.05	$290.20	$474.40
Craigsville-Beaver-Cottle VFD	$213.77	$190.34	$496.45	$539.44
Culloden VFD	$45.12	$361.49	$423.83	$1,144.08
Cyclone VFD	-------	-------	$137.94	$264.63
Dallas VFD	$99.00	$100.29	$101.15	$128.68
Danese VFD	$556.43	$153.04	$98.28	$176.06
Danville VFD	$847.26	$761.72	$517.24	$815.23
Davis Creek-Ruthdale VFD	$131.83	$293.62	$184.75	$363.35
Davis VFD	$273.57	$249.25	$244.17	$266.90
Davy VFD	$109.65	$100.00	$100.00	$100.00
Deerwalk VFD	$193.87	$294.67	$453.10	$185.19
Delbarton VFD	$0.00	$500.00	$0.00	$500.00
Diana VFD	$80.00	$100.00	$100.00	$100.00
Dunbar VFD	$79,255.95	$87,780.32	$96,155.00	$100,988.00
Dunlow VFD	$0.00	$0.00	$1,491.24	$256.85
Duval District VFD	$115.53	$236.77	$312.78	$337.03
East Bank VFD	$449.20	$483.78	$523.14	$590.10
East Fork VFD	$60.00	$90.00	$100.00	$100.00
East Lynn VFD	$124.64	$252.12	$186.72	$12.31
East River VFD	$90.27	$370.04	$762.98	$879.14
East Wood VFD	$173.18	$709.75	$402.28	$1,102.19
Eleanor VFD	$214.94	$157.26	$204.45	$148.13
Elizabeth-Wirt VFD	$475.86	$35.54	$715.89	$326.98
Elk District VFC	$192.24	$108.34	$100.08	$100.29
Elkins FD	$531.01	$23.85	$261.69	$441.25
Ellamore VFD	$88.50	$206.26	$100.20	$100.01
Ellenboro VFD	$50.00	$100.00	$275.00	$200.00
Erbacon VFD	$0.00	$122.97	$200.00	$200.00
Fairlea VFD	$237.34	$97.22	$227.48	$23.79
Fairmont FD	$53,457.22	$46,153.12	$65,114.06	$73,191.59
Fairview VF Co.	$269.91	$346.93	$378.43	$434.46
Farmington VFD	$404.01	$206.26	$263.04	$295.56
Fayetteville FD	$317.67	$307.44	$383.22	$308.36
Fellowsville VFD	$216.36	$100.00	$152.86	$198.70
Fish Creek VFD	$75.22	$100.00	$100.00	$100.00
Flatrock VFD	$260.24	$138.18	$191.42	$190.90
Flatwoods Community VFD	-------	-------	-------	-------
Flemington VFD	$145.11	$233.32	$152.51	$98.10
Follansbee VFD	$299.23	$544.03	$223.30	$327.09
Folsom VFD	$100.75	$100.00	$100.40	$101.60
Forest Hill VFD, Inc.	-------	-------	-------	$243.05
Fork Ridge VFD	-------	-------	-------	-------
Fort Ashby VF Co., Inc.	$409.91	$393.63	$216.54	$197.76
Fort Gay VFD	$2,675.70	$0.00	$164.33	$561.91
Fountain VF Co.	$218.09	$297.99	$172.40	$202.69
Frame VFD, Inc.	$143.94	$150.86	$100.00	$124.37
Frametown VFD	$76.06	$148.73	$201.35	$72.64
DEPARTMENT	1995	1996	1997	1998

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DEPARTMENT	1995	1996	1997	1998
Frankford VFD, Inc.	$196.12	$435.09	$224.64	$458.02
Franklin Community VFD	$50.00	$179.41	$200.00	$0.00
Franklin VFD	$513.04	$600.77	$720.30	$791.46
Friendship VFD	$153.06	$378.24	$710.25	$713.00
Frost VFD	$85.56	$100.00	$100.00	$100.00
Gandeeville-Harmony VFD	$81.62	$88.72	$127.14	$138.09
Gary VFD	-------	-------	-------	-------
Gassaway VFD	$573.35	$448.50	$498.00	$850.25
Gauley Bridge VFD	$180.42	$161.09	$234.05	$246.77
Gauley River VFD	$115.36	$100.00	$138.38	$113.98
Ghent Area VFD	$284.08	$2,090.89	$3,048.07	$3,539.47
Gilbert VFD	$303.71	$296.54	$148.83	$137.24
Gilmer VFD	$414.13	$543.92	$354.52	$493.65
Glasgow VFD	$432.45	$574.82	$536.84	$547.13
Glen Dale VFD	$19,108.03	$18,313.18	$20,274.39	$25,709.49
Grafton VFD	$41,620.25	$50,797.09	$55,950.79	$66,264.60
Grandview VFD, Inc.	$145.95	$438.06	$283.10	$583.72
Grant Town VFD	$174.00	$196.08	$1,340.35	$378.56
Grantsville VFD	-------	-------	-------	-------
Granville VFD	$0.00	$237.54	$492.06	$231.48
Great Cacapon VF Co.	$102.51	$100.00	$104.51	$100.00
Green Sulphur District VFD & Rescue	$200.00	$200.00	$300.00	$187.85
Green Valley VFD	$104.84	$100.00	$100.45	$126.13
Green Valley/Glenwood VFD	$377.97	$543.51	$359.74	$560.57
Greenbrier Valley Rural VFD	$258.47	$233.95	$390.25	$1,079.34
Greenwood VFD	$90.00	$100.00	$100.00	$100.00
Guyan River VFD	$405.27	$0.00	$68.44	$400.89
Hacker Valley VFD	$19.23	$121.79	$100.00	$100.00
Hamlin VFD	$123.62	$279.05	$302.08	$231.95
Handley VFD	$113.77	$355.79	$430.91	$543.46
Hanover VFD	$503.17	$0.00	$0.00	$1,628.28
Harman VFD	$45.00	$0.00	$0.00	$15.12
Harrisville VFD	$93.16	$100.00	$100.00	$100.00
Harts VFD	0	$0.00	$0.00	$0.00
Hedgesville VFD	$902.73	$953.41	$920.90	$654.84
Henlawson VFD				
Hillsboro VFD	$154.37	$151.80	$153.68	$159.32
Hinton VFD	$15,610.40	$15,646.12	$16,461.61	$19,757.61
Hookersville-Muddlety VFD				$50.00
Hooverson Heights VFD	$739.08	$573.93	$360.86	$705.29
Hundred VFD	$90.59	$257.75	$151.48	$108.51
Huntington FD	$138,038.84	$156,044.84	$155,748.83	$157,650.22
Hurricane VFD	$549.30	$517.39	$1,049.94	$1,620.96
Huttonsville-Mill Creek VFD	413.9	$393.20	$265.43	$104.98
Iaeger VFD	$4,182.89	$5,503.32	$5,503.48	$5,357.47
Independent Fire Co	$1,025.88	$1,110.76	$1,435.66	$1,572.21
Institute VFD	$94.09	$106.30	$106.28	$112.94
Jacksonburg VFD	$0.00	$468.31	$102.60	$261.30
Jackson's Mill VFD	$100.00	$200.00	$100.00	$199.27
Jane Lew VFD	$390.51	$367.65	$376.96	$314.56
DEPARTMENT	**1995**	**1996**	**1997**	**1998**

Premium History

DEPARTMENT	1995	1996	1997	1998
Jefferson VFD	$88.13	$66.07	$109.47	$227.38
Johnstown VFD, Inc.	$90.00	$100.00	$100.00	$100.00
Jumping Branch-Nimitz VFD	$0.00	$119.82	$150.00	$100.00
Junior VFD	$136.63	$199.73	$152.33	$100.00
Kenova FD	$95.48	$2,217.63	$2,278.71	$6,820.53
Kenova VFD, Inc.	$95.48	$2,217.63	$2,278.71	$6,820.53
Kermit VFD	$464.29	$165.54	$127.87	$117.59
Keslers-Cross Lanes VFD	$78.48	$277.28	$76.25	$100.11
Keyser VFD, Inc.	$404.35	$596.27	$425.25	$330.26
Keystone VFD	$4,517.97	$15,367.80	$903.62	$12,931.01
Kimball VFD	$120.60	$111.42	$109.20	$134.44
Kingwood VFD	$0.00	$0.00	$0.00	$0.00
Lake VFD				
Lakewood VFD	$90.00	$100.00	$151.33	$204.57
Lavalette VFD	$118.43	$562.29	$676.19	$916.12
Lawrenceville VFD	$222.68	$342.78	$287.23	$306.14
Leading Creek VFD	$295.26	$176.45	$404.98	$186.59
Lenore VFD	$0.00	$0.00	-------	$0.00
Leon VFD, Inc.	$140.38	$99.85	$100.00	$100.00
Lester VFD, Inc.	$341.96	$370.23	$485.03	$482.72
Levels VFD	$95.33	$204.12	$189.42	$83.69
Lewisburg VFD	$31,940.78	$37,531.69	$47,722.98	$59,988.24
Limestone VFD	$94.84	$100.00	$101.40	$104.64
Lindside VFD	$313.08	$0.00	$1,010.00	$0.00
Lizemore (So. Clay Co.) VFD	-------	-------	-------	-------
Logan County VFD #2	$441.13	$506.26	$440.81	$870.98
Logan FD	$58,256.00	$126,039.90	$40,275.73	$32,156.88
Lost Creek VFD	$90.00	$200.98	$116.70	$114.37
Loudendale VFD	$123.21	$164.14	$297.32	$118.51
Loup Creek VFD	$306.96	$0.00	$474.95	$649.83
Lubeck VFD	$93.22	$100.00	$1,728.19	$2,120.48
Lumberport VFD	$748.75	$810.72	$817.38	$844.94
Mabscott VFD	$6,080.57	$5,995.66	$6,369.84	$9,885.06
Madison Fire And Rescue	$435.34	$321.26	$658.20	$499.12
Main Harts Creek VFD				
Main Island Creek VFD	-------	-------	-------	-------
Malden VFD	$304.61	$153.85	$139.55	$141.83
Mannington VFD	$11,941.90	$13,468.45	$14,232.82	$16,423.94
Marlinton VFD	$139.45	$194.32	$196.80	$205.20
Marmet VFD	$9,909.38	$8,894.09	$5,134.36	$75.00
Martinsburg FD	$154,278.13	$160,089.97	$158,967.10	$171,413.19
Mason VFD	$99.32	$147.45	$122.92	$147.50
Masontown VFD	$99.96	$163.81	$125.00	$137.24
Matewan VFD	$2,922.88	$2,941.24	$3,062.99	$4,076.62
Mathias Baker VFD	$247.09	$253.26	$264.59	$264.01
Matoaka VFD	$186.93	$175.79	$99.91	$100.31
Maysville VFD	$134.46	$139.77	$151.14	$153.44
McClellan District VFD	$90.00	$150.76	$100.00	$100.00
McDowell VFD	$0.00	-------	$258.99	-------
McKinleyville VFD	$90.37	$130.74	$100.00	$100.00
DEPARTMENT	**1995**	**1996**	**1997**	**1998**

Premium History

DEPARTMENT	1995	1996	1997	1998
McMechen VFD	$107.46	$151.17	$151.01	$150.96
Meadow Bridge VFD	$268.20	$290.40	$297.60	$304.80
Middlebourne/Tyler VFD	$180.40	$202.46	$219.84	$205.73
Midway VFD	$112.82	$151.45	$100.00	$187.92
Milton VFD	$208.76	$189.80	$259.90	$263.40
Mineral Wells VFD	$186.20	$212.28	$187.80	$112.66
Monongah VFD	$383.26	$467.73	$392.82	$471.37
Montcalm VFD	$357.73	$280.69	$280.59	$271.53
Montgomery FD	$94.72	$100.00	$312.08	$761.93
Moorefield VFC	$896.66	$678.45	$799.96	$1,165.74
Morgantown FD	$181,459.49	$209,249.38	$224,753.20	$271,557.41
Morrisvale VFD	$220.23	$455.01	$0.00	$291.05
Moundsville City FD	$180.31	$228.15	$259.33	$233.62
Moundsville VFD				
Mount Grove VFD	$98.96	$153.69	$182.16	$153.14
Mount Hope FD	$251.28	$216.30	$256.24	$95.77
Mount Olivet VFD	$137.28	$75.00	$100.00	$100.00
Mount Storm VFC, Inc	$217.42	$235.40	$241.24	$247.08
Mozart VFD	$177.79	$244.49	$344.61	$250.65
Mt Clare VFD	$90.00	$100.00	$100.00	$100.00
Mud River VFD	$82.26	$383.67	$152.51	$183.16
Mullens VFD, Inc	$270.98	$307.38	$293.82	$300.92
Nettie VFD	$211.98	$291.24	$422.05	$419.24
New Creek VFD	$94.59	$367.76	$113.83	$265.02
New Cumberland VFD	$0.00	$0.00	$0.00	$0.00
New Haven and Community VFD	$310.89	$305.77	$514.92	$360.30
New Manchester VFD	$0.00	$0.00	$0.00	$0.00
New Martinsville VFD	$1,417.88	$1,535.24	$1,614.54	$1,747.76
Newburg VFD	$168.26	$244.85	$179.36	$131.41
Newell VFD	$401.88	$351.94	$454.67	$374.79
Newton VFD	$198.97	$232.56	$1,137.51	$0.00
Nitro FD	$149.94	$179.98	$16,177.85	$254.44
North River Valley VFCo	$84.92	$126.05	$125.04	$100.42
Northfork VFD	$94.90	$100.00	$100.00	$221.59
Nuttall FD	$199.28	$220.29	$218.60	$213.16
Nutter Fort VFD	$328.21	$971.27	$634.80	$952.48
Oak Hill FD	$404.35	$435.60	$446.40	$457.20
Oakland District VFD	$111.65	$212.82	$100.43	$100.00
Oakvale VFD	$199.66	$189.39	$152.73	$234.13
Oceana VFD	$150.41	$103.41	$141.85	$165.71
Ohio River Road VFD	$224.27	$297.02	$298.84	$424.05
Ona VFD	$93.95	$412.77	$145.79	$646.87
Paden City VFCo	$111.31	$4,746.81	$120.17	$157.24
Panther VFD	-------	-------	$99.98	$308.67
Parkersburg FD	$97,488.72	$104,961.44	$122,264.72	$121,995.48
Parsons VFD	$0.00	$107.20	$0.00	$126.91
Patterson Creek VFD	$142.66	$117.11	$102.13	$100.00
Paw Paw VFCo, Inc	$90.00	$122.40	$179.95	$128.93
Pax VFD	$127.12	$151.45	$161.71	$192.04
Pennsboro VFD	$90.00	$223.90	$100.70	$195.90
DEPARTMENT	**1995**	**1996**	**1997**	**1998**

Premium History

DEPARTMENT	1995	1996	1997	1998
Petersburg VFD	$136.97	$103.00	$131.00	$159.00
Peterstown Vol Fire & Rescue	$1,341.00	$1,452.00	$1,443.00	$1,470.00
Philippi VFD	$312.90	$338.80	$347.20	$355.60
Pickens VFD	$230.97	$271.30	$278.11	$730.72
Pinch VFD	$253.91	$231.36	$2,350.06	$276.44
Pine Grove VFD	$90.00	$100.00	$100.00	$100.00
Pineville (Wyoming Co) VFD	$131.28	$133.85	$153.31	$147.98
Pipestem VFD	$158.96	$232.67	$194.20	$251.80
Poca VFD	$415.22	$395.65	$416.31	$304.03
Point Pleasant VFD	$247.37	$638.46	$522.22	$609.20
Pond Creek VFD	$340.16	$478.31	$231.48	$84.26
Pratt VFD	$470.68	$398.75	$352.88	$455.57
Pricetown VFD	$251.77	$189.63	$267.57	$143.42
Prichard VFD	$460.42	$420.82	$856.74	$1,171.58
Princeton FD	$87,012.91	$96,274.07	$101,716.84	$79,250.28
Quinwood VFD	$161.15	$187.91	$181.70	$185.84
Racine VFD	$748.72	$810.68	$1,722.92	$2,790.48
Rainelle VFD	$230.75	$254.94	$309.70	$565.54
Rand VFD	$86.36	$225.00	$125.00	$150.00
Ravenswood VFD	$268.20	$195.20	$202.40	$307.40
Raysal VFD	$65.00	$50.00	$151.94	$100.03
Reader VFD	$83.32	$134.87	$89.06	$127.40
Reedsville VFD	$121.11	$306.80	$150.19	$261.47
Reedy VFD	$105.76	$100.07	$100.07	$100.07
Renick VFD	$128.35	$200.05	$115.00	$91.59
Reynoldsville VFD	$83.03	$561.15	$332.12	$249.09
Rhodell VFD	$0.00	$0.00	$0.00	$0.00
Richwood VFD	$121.91	$176.87	$129.62	$151.88
Ridgeley VFD	$0.00	$0.00	$0.00	$1,697.49
Ripley VFD	$109.84	$200.00	$50.00	$50.00
River Road VFD	$318.94	$367.04	$285.55	$158.24
Rivesville VFD	$2,790.43	$3,514.12	$3,677.68	$5,253.11
Roberts Ridge VFD	$95.00	$94.57	$81.12	$71.64
Roderfield VFD	$146.00	$0.00	-------	-------
Romney VFD	$152.38	$314.77	$168.90	$402.90
Ronceverte VFD	$466.21	$11,670.54	$3,803.75	$1,972.04
Rowlesburg VFD	$80.50	$100.00	$100.00	$100.00
Rt. 34 VFD	$118.68	$67.06	$225.95	$147.08
Rupert VFD, Inc	$92.30	$150.87	$100.00	$100.00
Saint Albans FD	$153,270.62	$99,922.98	$158,177.91	$194,374.66
Saint Joseph VFD	$90.00	$100.00	$100.00	$100.00
Saint Marys VFD, Inc	$0.00	$0.00	$0.00	$766.22
Salem VFD	$249.26	$1,009.90	$2,479.78	$3,970.62
Salt Rock VFD	$403.09	$449.71	$325.07	$99.78
Scotts Run VFD	$84.85	$151.10	$100.00	$100.00
Selbyville VFD	$154.07	$371.47	$102.47	$140.82
Seneca Rocks VFD	$180.66	$219.03	$183.63	$91.98
Servia VFD	-------	-------	-------	$75.00
Sharples VFD	-------	-------	-------	-------
Shavers Fork Fire Rescue	$174.53	$163.80	$216.73	$307.71
DEPARTMENT	1995	1996	1997	1998

Premium History

DEPARTMENT	1995	1996	1997	1998
Shepherdstown VFD	$1,512.40	$1,548.80	$1,555.20	$1,584.00
Sherrard VFD	$90.00	$100.00	$100.00	$3,186.92
Shinnston VFD, Inc.	$448.08	$637.79	$544.00	$670.00
Shirley VFD	$90.00	$151.13	$100.00	$100.00
Short Creek VFD, Inc.	$139.67	$194.74	$246.41	$203.98
Short Gap VFD	$197.76	$285.67	$832.87	$2,311.28
Silver Hill VFD	$90.00	$201.99	$100.00	$100.00
Silverton VFD	$294.08	$348.35	$296.25	$337.63
Sissonville VFD	$210.93	$139.18	$300.91	$394.48
Sistersville VFD	$50.00	$100.00	$142.12	$100.00
Slanesville VFD	$247.31	$303.61	$299.88	$288.02
Smithburg VFD	$0.00	$0.00	$50.00	$2,050.00
Smithers VFD, Inc.	$1,062.77	$81.62	$472.70	$0.00
Smithfield VFD	$90.00	$150.58	$153.53	$149.12
Smithville VFD	$0.00	$72.72	$440.67	$132.79
Smoot VFD	$93.13	$100.00	$100.00	$100.00
So. Jackson Co. (Kenna) VFD	$49.36	$256.04	$99.34	$125.00
Sophia Area VFD	$0.00	$3,269.52	$2,989.62	$2,730.88
South Berkeley VFD	$610.56	$871.02	$664.88	$702.65
South Charleston FD	$196,180.88	$215,389.31	$261,861.44	$351,486.93
South Fork VFD	$119.74	$97.63	$53.90	$100.00
South Morgan VFD	$218.97	$146.52	$232.44	$186.65
Spelter VFD	$110.56	$126.93	$184.33	$213.76
Spencer-Roane VFD	$251.38	$153.88	$196.31	$271.45
Springfield Valley VFD	$158.04	$115.80	$100.00	$115.52
Spruce River VFD	$0.00	$0.00	$0.00	$0.00
Star City VFD	$387.22	$473.43	$219.49	$256.82
Stone Church VFD	$83.94	$100.00	$177.51	$73.14
Stonewood VFD	$176.01	$241.32	$164.58	$1,218.07
Summers Co. VFD	$290.62	$290.09	$580.75	$423.38
Summersville FD	$275.49	$350.53	$240.57	$275.14
Summit Park VFD	$260.32	$639.76	$750.48	$328.92
Sutton VFD	$218.30	$247.85	$496.46	$725.33
Teays Valley VFD	$693.35	$675.71	$819.24	$412.67
Terra Alta VFD	$0.00	$0.00	$144.81	$224.92
Thomas VFD	$151.91	$101.07	$222.86	$255.39
Thornton VFD	$70.00	$150.00	$100.00	$125.00
Tornado VFD	$110.68	$227.88	$100.61	$125.00
Town of Man VFD	$100.76	$100.00	$100.00	$100.00
Town of Sophia VFD	$265.98	$288.00	$328.00	$359.97
Trap Hill VFD	$1,737.94	$1,954.93	$2,732.68	$2,609.66
Triadelphia VFD	$499.19	$743.44	$480.85	$1,565.85
Tri-County VF Co.	$190.55	$274.96	$230.44	$220.89
Tri-Towns VFD	$218.81	$213.02	$123.71	$159.34
Triune-Halleck VFD	$715.69	$0.00	$161.85	$940.00
Tunnelton VFD	$117.05	$213.96	$208.97	$265.12
Tygart Valley VFD	$624.42	$1,343.37	$471.27	$1,050.97
Tyler Mountain VFD	$427.42	$572.66	$875.37	$807.07
Union VFD	$190.02	$187.81	$187.80	$199.51
Upper Laurel Fire and Ambulance	$52.50	$544.50	$584.06	$540.05
DEPARTMENT	1995	1996	1997	1998

Premium History

DEPARTMENT	1995	1996	1997	1998
Upper Tract VFD	$214.98	$205.01	$253.90	$253.60
Upper West Fork VFD	$134.24	$354.23	$309.06	$285.30
Valley Grove VFD	$286.63	$431.33	$468.11	$370.62
Valley Head VFD	$257.10	$290.40	$294.00	$304.80
Valley VFD	$494.31	$922.33	$423.16	$1,041.81
Valley Volunteer FD	$156.04	$99.29	$170.00	$125.07
Van VFD	$0.00	$0.00	$1,961.94	$89.80
Verdunville VFD				
Vienna VFD	$439.83	$269.18	$451.60	$541.55
Wadestown Community VFD	$107.23	$100.00	$134.75	$143.87
Walkersville VFD	$545.01	$409.90	$343.43	$462.81
Wallace VFD	$127.59	$126.04	$109.12	$172.80
Walton VFD	$121.56	$323.30	$200.00	$200.00
War VFD	-------	-------	-------	-------
Warren District VFD	$101.97	$146.30	$100.87	$102.84
Washington Bottom VFD	$110.89	$149.16	$102.05	$100.00
Washington District VFD	$84.84	$146.90	$415.25	$55.49
Washington Lands VFD	$140.00	$24.25	$100.00	$100.00
Waverly VF Co.	$173.93	$300.15	$460.69	$369.33
Wayne VFD	$477.06	$672.55	$861.08	$2,143.80
Webster Springs VFD	$337.01	$227.43	$274.21	$287.33
Weirton City FD	$921.68	$1,337.78	$1,483.46	$1,178.62
Welch VFD	$227.78	$4,713.83	$15,171.35	$211.68
Wellsburg VFD	$1,395.25	$1,541.98	$2,125.26	$2,286.50
West Hamlin VFD	$261.60	$261.36	$359.30	$355.60
West Liberty VFD	$206.82	$241.03	$222.52	$265.96
West Milford VFD	$150.26	$149.31	$110.72	$100.00
West Side VFD	$201.92	$99.82	$125.94	$225.00
West Union VFD	-------	-------	-------	-------
Weston VFD	-------	-------	-------	-------
Westover VFD	$25.17	$107.38	$150.93	$201.59
Wharncliffe VFD	$206.52	$442.69	$535.06	$410.74
Wharton-Barrett VFD	$120.41	$152.48	$154.37	$160.04
Wheeling FD	$131,322.22	$145,109.47	$146,731.67	$149,550.86
White Sulphur Springs VFD	$253.48	$6,152.84	$10,907.96	$450.81
Whitesville VFD, Inc.	$4,307.07	$7,235.38	$7,286.90	$7,034.73
Whitmer VFD	$0.00	$268.80	$104.00	$334.27
Widen VFD, Inc.	-------	$389.09	$0.00	-------
Wilderness VFD	$0.00	$96.75	$141.12	$138.58
Wiley Ford FC, Inc.	$263.77	$513.06	$77.75	$342.95
Wileyville VFD, Inc.	$87.77	$122.52	$100.00	$132.93
Williamsburg VFD	$83.00	$100.40	$100.00	$25.00
Williamson FD	$69,609.97	$75,547.77	$68,339.23	$51,549.09
Williamstown VF Co.	$455.23	$743.05	$796.21	$758.52
Windsor Heights VFD	$125.00	$86.34	$100.10	$100.00
Winfield District VFD	$148.18	$261.59	$244.45	$242.47
Winfield VFD	$278.15	$277.41	$411.91	$522.35
Worthington VFD	$140.00	$450.59	$168.73	$348.68
Totals	**$2,503,968.37**	**$2,823,606.17**	**$2,962,894.64**	**$3,465,923.73**
Total Less Self-Insureds	**$1,802,967.18**	**$2,028,634.51**	**$2,087,688.36**	**$2,505,719.80**
Total Less S-I and City policies	**$134,237.87**	**$190,032.72**	**$236,218.21**	**$212,706.31**
DEPARTMENT	**1995**	**1996**	**1997**	**1998**

Premium History

DEPARTMENT	1999	2000	2001	2002
Adrian VFD	$100.00	$179.74	$113.76	$149.47
Albright VFD	$100.00	$116.95	$105.56	$127.99
Alderson VFD	$409.21	$181.25	$419.88	$1,463.98
Alma VFD	$238.95	$486.25	$348.41	$424.47
Alum Creek VFD	$465.05	$450.06	$463.24	$724.43
Anawalt VFD	$296.48	$308.88	$426.73	$1,063.47
Anmoore VFD	$3,753.52	$8,714.96	$7,618.33	$7,365.01
Ansted Certified FD	$486.33	$406.81	$441.12	$393.62
Anthony Creek VFD	$100.00	$100.00	$109.06	$100.00
Armstrong Creek VFD	$467.31	$383.36	$461.73	$501.59
Arnoldsburg VFD	$100.00	$100.00	$100.00	$226.60
Athens VFD	$571.25	$843.59	$928.68	$832.51
Augusta VFD	$385.17	$341.14	$352.70	$526.87
Aurora VFD	$100.00	$100.00	$100.00	$100.00
Back Creek Valley VFD	$108.51	$151.69	$176.07	$37.17
Baisden VFD	$128.27	$138.43	$191.58	$127.00
Baker Heights VF Co.	$11.70	$23.24	$0.00	$0.00
Bakerton VFD, Inc.	-------	-------	-------	-------
Ballard Vol. Fire and Rescue	$100.00	$100.00	$100.00	$100.00
Bancroft VFD	$380.52	$200.82	$303.20	$364.00
BANCS VFD	$150.58	$75.00	$328.40	$108.64
Banks District VFD	$384.82	$215.11	$142.00	$179.54
Barboursville VFD	$945.91	$957.91	$1,052.49	$821.19
Barrackville VFD	$156.73	$202.48	$303.24	$330.17
Bartow-Frank-Durbin VFD	$185.92	$185.92	$185.92	$185.92
Baxter VFD	$836.45	$880.87	$1,049.13	$934.02
Bayard VFD	$125.04	$99.48	$150.93	$100.00
Beaver VFD	$8,275.47	$2,240.88	$1,812.50	$1,634.05
Beckley FD	$506,028.12	$502,752.01	$413,118.26	$394,873.02
Bedington VFD	$374.52	$405.60	$556.80	$933.03
Beech Bottom VFD	$100.00	$100.00	$100.00	$158.70
Beech Creek VFD	$100.00	$100.00	$100.00	$105.86
Belington VFD	$327.20	$252.89	$333.21	$499.67
Belle VFD	$213.35	$215.25	$214.02	$215.27
Belmont VFD	$185.87	$182.17	$203.35	$187.87
Benwood VFD	$261.67	$287.79	$261.62	$536.32
Berkeley Springs Vol. Fire Co.	$1,162.00	$0.00	$1,100.00	$810.00
Berwind VFD	$100.00	$100.00	$100.25	$107.55
Bethany Pike VFD	$38.39	$353.15	$205.68	$612.11
Bethany VFD	$100.00	$100.00	$175.82	$74.80
Bethlehem VFD	$140.50	$198.06	$357.83	$392.44
Beverly VFD	$265.79	$249.56	$316.85	$238.49
Big Otter VFD	$100.00	$731.13	$290.08	$380.20
Big Wheeling Creek VFD	$99.82	$151.73	$381.37	$306.01
Birch River VFD	$261.92	$702.29	$166.53	$100.00
Blacksville VFD	$0.00	$33.33	$160.58	$110.01
Blennerhassett VFD	$316.30	$457.88	$384.42	$284.00
Blue Ridge Mountain VFD	$0.00	$0.00	$151.38	$351.35
Bluefield FD	$157,673.66	$138,051.15	$135,373.41	$148,991.46
Bluestone Valley VFD	$200.00	$200.00	$200.00	$200.00
DEPARTMENT	**1999**	**2000**	**2001**	**2002**

Premium History

DEPARTMENT	1999	2000	2001	2002
Bluewell VFD	$158.60	$150.66	$118.57	$166.59
Boggs Run VFD	$101.02	$99.63	$100.00	$276.81
Boomer VFD	$100.00	$100.00	$100.00	$100.00
Boothsville VFD	$394.82	$499.02	$379.98	$466.11
Bradley-Prosperity VFD	$2,729.45	$2,146.37	$2,767.86	$3,456.20
Bradshaw VFD	$250.00	$0.00	$100.00	$200.00
Bramwell VFD	$436.26	$397.98	$351.08	$426.70
Brenton VFD	$60.00	$150.31	$158.68	$150.00
Bridgeport FD	$12,054.05	$10,408.44	$9,438.31	$75.00
Brookhaven VFD	$339.70	$435.35	$387.20	$274.78
Bruceton-Brandonville VFD	$344.98	$419.37	$713.65	$340.20
Buckhannon VFD	$421.55	$274.05	$297.27	$330.22
Buffalo Creek VFD	$300.00	$300.00	$206.79	$300.00
Buffalo VFD	$493.34	$645.55	$906.02	$591.55
Bunners Ridge VFD	$100.00	$100.00	$176.39	$124.75
Burlington VFD, Inc.	$556.29	$423.61	$552.55	$555.37
Burnsville VFD	$97.95	$100.00	$102.46	$191.26
Cabin Creek VFD	$850.62	$923.30	$897.34	$889.92
Cairo VFD, Inc.	$124.44	$100.00	$151.01	$176.88
Cameron VFD	$954.00	$936.00	$714.00	$592.79
Canaan Valley VFD	$100.00	$100.00	$100.00	$100.00
Capon Bridge VFD	$660.47	$655.72	$665.30	$188.08
Capon Springs VFD	$244.56	$479.84	$181.82	$332.59
Capon Valley VFD	$155.58	$125.59	$178.75	$289.65
Cass VFD	$427.21	$222.07	$254.82	$340.89
Cedar Grove VFD	$361.24	$257.43	$309.86	$306.72
Ceredo VFD	$550.00	$300.00	$55.59	$300.00
Chapel VFD	-------	-------	$359.73	$138.54
Chapmanville VFD	$10,613.76	$8,872.22	$7,423.12	$7,310.80
Charleston FD	$523,923.45	$480,499.97	$347,709.68	$345,831.55
Chattaroy VFD	$118.18	$138.90	$207.51	$229.35
Cheat Lake VFD	$282.58	$114.14	$473.32	$314.92
Chesapeake VFD	$5,260.19	$3,053.64	$2,961.68	$3,903.12
Chester VFD	$1,016.30	$754.88	$534.92	$700.92
Circleville VFD	$295.25	$287.31	$278.30	$295.04
Citizens Fire Co.	$327.12	$154.02	$643.84	$555.54
Clarksburg FD	$210,276.18	$209,933.09	$201,632.40	$206,781.53
Clay VFD	$100.00	$100.00	$100.00	$100.00
Clear Creek VFD	$405.36	$47.04	$126.70	$0.00
Clearview VFD	$166.71	$541.48	$158.67	$291.10
Clendenin VFD	$100.17	$208.22	$137.18	$400.17
Clinton District VFD	$218.37	$192.48	$167.18	$120.01
Clintonville VFD	$110.77	$105.70	$104.56	$150.04
Clover-Roane VFD	$460.22	$390.72	$415.33	$589.38
Coal City VFD	$271.54	$124.82	$138.60	$176.12
Coal Mountain VFD	$1,760.86	$2,248.40	$2,072.68	$1,644.14
Coal River VFD	$1,947.08	$0.00	$3,022.38	$0.00
Coalton VFD	$105.81	$103.72	$103.28	$101.22
Coalwood/Caretta VFD	$127.53	$116.19	$114.24	$120.95
Colliers VFD	$100.00	$200.00	$100.00	$0.00
DEPARTMENT	1999	2000	2001	2002

Premium History

DEPARTMENT	1999	2000	2001	2002
Cool Springs VFD	$189.49	$523.23	$826.96	$377.42
Cora VFD	-------	-------	-------	-------
Cottageville VFD	$399.88	$436.10	$523.47	$2,065.34
Cowen VFD	$559.19	$198.14	$515.43	$352.88
Craigsville-Beaver-Cottle VFD	$429.52	$326.37	$792.09	$2,064.80
Culloden VFD	$278.96	$868.64	$555.90	$0.00
Cyclone VFD	$261.97	$302.29	$342.56	$257.55
Dallas VFD	$145.00	$125.82	$150.91	$170.56
Danese VFD	$96.42	$275.62	$227.30	$321.90
Danville VFD	$920.92	$471.14	$244.57	$131.13
Davis Creek-Ruthdale VFD	$222.38	$248.24	$200.00	$350.00
Davis VFD	$256.54	$276.86	$259.08	$273.05
Davy VFD	$100.00	$100.00	$100.00	$100.00
Deerwalk VFD	$220.40	$206.16	$347.24	$308.42
Delbarton VFD	$0.00	$500.00	$0.00	$0.00
Diana VFD	$100.00	$100.00	$100.00	$100.00
Dunbar VFD	$125,027.58	$107,013.48	$113,973.33	$114,085.25
Dunlow VFD	$1,760.86	$2,248.40	$2,072.68	$1,644.14
Duval District VFD	$408.12	$566.61	$408.12	$408.12
East Bank VFD	$612.26	$593.48	$574.62	$569.12
East Fork VFD	$100.00	$100.00	$100.00	$100.00
East Lynn VFD	$125.56	$125.56	$112.78	$125.56
East River VFD	$0.00	$290.50	$106.27	$299.33
East Wood VFD	$1,822.77	$871.20	$616.51	$1,110.68
Eleanor VFD	$272.08	$315.87	$325.71	$361.67
Elizabeth-Wirt VFD	$526.49	$582.02	$460.66	$610.26
Elk District VFC	$100.00	$100.00	$177.74	$107.31
Elkins FD	$293.78	$313.82	$366.38	$681.88
Ellamore VFD	$100.00	$109.86	$100.09	$100.10
Ellenboro VFD	$100.00	$200.00	$100.00	$100.00
Erbacon VFD	$0.00	$200.00	$225.00	$300.00
Fairlea VFD	$177.20	$124.26	$452.53	$332.67
Fairmont FD	$53,320.37	$48,121.80	$49,898.59	$52,590.38
Fairview VF Co.	$456.71	$430.99	$396.36	$255.64
Farmington VFD	$232.07	$304.02	$102.50	$791.05
Fayetteville FD	$520.07	$565.62	$425.33	$743.11
Fellowsville VFD	$209.55	$279.40	$279.40	$279.40
Fish Creek VFD	$100.00	$100.00	$100.15	$100.00
Flatrock VFD	$225.66	$169.78	$125.00	$100.00
Flatwoods Community VFD	-------	-------	-------	-------
Flemington VFD	$67.40	$201.70	$66.56	$146.86
Follansbee VFD	$207.33	$276.08	$369.29	$271.83
Folsom VFD	$101.60	$101.20	$152.85	$127.15
Forest Hill VFD, Inc.	$293.39	$244.75	$293.00	$293.00
Fork Ridge VFD	$50.00	$530.98	$220.59	$536.11
Fort Ashby VF Co., Inc.	$282.73	$257.76	$245.61	$277.48
Fort Gay VFD	$487.77	$415.27	$387.61	$371.63
Fountain VF Co.	$358.06	$231.75	$299.30	$362.66
Frame VFD, Inc.	$100.00	$100.00	$100.00	$100.00
Frametown VFD	$131.68	$151.69	$181.79	$322.80
DEPARTMENT	**1999**	**2000**	**2001**	**2002**

Premium History

DEPARTMENT	1999	2000	2001	2002
Frankford VFD, Inc.	$571.24	$377.64	$421.30	$243.77
Franklin Community VFD	$125.00	$135.00	$75.00	$100.00
Franklin VFD	$737.48	$774.56	$692.57	$816.03
Friendship VFD	$745.10	$1,059.91	$780.08	$1,061.34
Frost VFD	$100.00	$100.00	$100.00	$100.00
Gandeeville-Harmony VFD	$263.54	$147.92	$324.91	$342.30
Gary VFD	-------	-------	-------	-------
Gassaway VFD	$578.96	$364.41	$984.52	$586.37
Gauley Bridge VFD	$24.51	$227.05	$96.41	$305.20
Gauley River VFD	$103.00	$134.89	$332.55	$175.41
Ghent Area VFD	$3,498.62	$2,528.99	$3,627.85	$4,611.54
Gilbert VFD	$0.00	$85.53	$417.10	$0.00
Gilmer VFD	$501.78	$969.35	$339.46	$331.28
Glasgow VFD	$643.95	$109.17	$414.34	$628.43
Glen Dale VFD	$23,194.29	$21,358.78	$23,271.59	$24,696.83
Grafton VFD	$65,381.72	$55,587.94	$49,897.40	$53,189.12
Grandview VFD, Inc.	$213.36	$304.80	$304.80	$304.80
Grant Town VFD	$1,060.34	$0.00	$97.43	$202.46
Grantsville VFD	-------	-------	$138.40	$410.55
Granville VFD	$368.78	$345.85	$680.93	$873.00
Great Cacapon VF Co.	$173.06	$39.00	$216.03	$281.28
Green Sulphur District VFD & Rescue	$404.70	$0.00	$200.00	$200.00
Green Valley VFD	$182.43	$280.79	$414.83	$538.70
Green Valley/Glenwood VFD	$846.71	$649.87	$675.03	$769.56
Greenbrier Valley Rural VFD	$192.02	$280.43	$291.54	$1,087.82
Greenwood VFD	$100.00	$289.67	$67.05	$100.00
Guyan River VFD	$390.79	$214.96	$282.47	$0.00
Hacker Valley VFD	$100.00	$100.00	$100.00	$100.00
Hamlin VFD	$111.81	$150.71	$258.44	$273.59
Handley VFD	$600.33	$373.88	$891.79	$602.53
Hanover VFD	$0.00	$100.00	$342.45	$0.00
Harman VFD	$100.00	$0.00	$100.00	$100.00
Harrisville VFD	$100.00	$100.00	$111.41	$125.60
Harts VFD	$0.00	$0.00	$0.00	$0.00
Hedgesville VFD	$787.25	$802.78	$886.32	$894.36
Henlawson VFD				-------
Hillsboro VFD	$159.32	$159.32	$159.32	$159.32
Hinton VFD	$25,109.85	$26,982.69	$26,343.98	$28,374.70
Hookersville-Muddlety VFD	$160.22	$209.65	$181.51	$212.98
Hooverson Heights VFD	$1,144.59	$627.86	$1,697.06	$1,174.93
Hundred VFD	$105.15	$100.00	$100.00	$100.00
Huntington FD	$162,455.16	$166,465.17	$150,621.57	$134,733.68
Hurricane VFD	$1,274.73	$1,504.17	$974.93	$860.49
Huttonsville-Mill Creek VFD	$110.90	428.94	$218.88	$345.21
Iaeger VFD	$5,548.76	$3,769.51	$2,222.73	$2,383.99
Independent Fire Co	$2,692.93	$3,214.08	$1,055.68	$2,240.73
Institute VFD	$111.56	$111.56	$108.67	$111.56
Jacksonburg VFD	$77.40	$100.00	$100.00	$100.00
Jackson's Mill VFD	$454.07	$462.46	$669.74	$288.54
Jane Lew VFD	$386.08	$389.01	$204.38	$386.08
DEPARTMENT	**1999**	**2000**	**2001**	**2002**

Premium History

DEPARTMENT	1999	2000	2001	2002
Jefferson VFD	$88.39	111.3	$149.61	$406.00
Johnstown VFD, Inc.	$100.00	100	$100.00	$100.00
Jumping Branch-Nimitz VFD	$100.00	$76.61	$250.00	$913.45
Junior VFD	$100.00	100	$150.71	$107.16
Kenova FD	$4,165.19	$4,337.11	$4,797.73	$5,253.31
Kenova VFD, Inc.	$4,165.19	4337.11	4797.73	5253.31
Kermit VFD	$109.75	$147.29	$201.04	$1,103.04
Keslers-Cross Lanes VFD	$111.68	$120.42	$103.87	$121.22
Keyser VFD, Inc.	$847.42	$453.94	$518.03	$882.42
Keystone VFD	$28,295.69	$5,065.65	$5,133.38	$20,257.74
Kimball VFD	$59.19	$100.00	$100.00	$100.00
Kingwood VFD	$0.00	$0.00	$500.04	$676.55
Lake VFD				
Lakewood VFD	$135.95	$100.17	$100.00	$114.12
Lavalette VFD	$834.10	$875.82	$1,144.02	$2,355.62
Lawrenceville VFD	$306.04	$306.16	$312.02	$318.16
Leading Creek VFD	$85.92	$184.29	$154.82	$284.38
Lenore VFD	-------	$91.47	$150.00	$100.40
Leon VFD, Inc.	$100.00	$100.45	$106.47	$203.40
Lester VFD, Inc.	$495.08	$514.20	$1,325.50	$1,395.08
Levels VFD	$361.08	$288.91	$148.30	$273.41
Lewisburg VFD	$58,634.85	$50,450.15	$43,765.68	$47,724.45
Limestone VFD	$100.00	$109.06	$218.13	$165.83
Lindside VFD	$0.00	$0.00	$227.04	$169.67
Lizemore (So. Clay Co.) VFD	-------	$50.00	$253.47	$100.76
Logan County VFD #2	$2,280.10	$1,681.53	$834.59	$703.54
Logan FD	$38,727.37	$28,092.07	$31,412.48	$35,878.29
Lost Creek VFD	$150.54	$134.07	$373.89	$300.06
Loudendale VFD	$7.77	$100.00	$100.00	$100.00
Loup Creek VFD	$107.44	$318.39	$383.56	$0.00
Lubeck VFD	$2,840.51	$3,059.54	$3,533.86	$2,991.59
Lumberport VFD	$900.39	$886.36	$648.10	$834.09
Mabscott VFD	$12,141.00	$14,108.39	$9,073.89	$11,420.71
Madison Fire And Rescue	$703.95	$1,022.48	$75.63	$389.43
Main Harts Creek VFD				
Main Island Creek VFD	-------	-------	-------	-------
Malden VFD	$119.81	$236.67	$231.53	$301.74
Mannington VFD	$16,064.22	$13,725.62	$13,117.99	$14,216.16
Marlinton VFD	$205.20	$203.20	$203.20	$203.20
Marmet VFD	$0.00	$0.00	$352.00	$0.00
Martinsburg FD	$198,854.26	$203,498.95	$186,853.63	$182,090.58
Mason VFD	$164.76	$160.76	$157.34	$148.62
Masontown VFD	$273.12	$232.12	$414.75	$249.29
Matewan VFD	$4,623.94	$4,487.65	$3,104.74	$3,681.46
Mathias Baker VFD	$263.76	$263.76	$283.54	$303.32
Matoaka VFD	$100.00	$151.47	$100.01	$100.00
Maysville VFD	$150.66	$154.13	$152.97	$188.12
McClellan District VFD	$100.00	$100.00	$100.00	$100.00
McDowell VFD	$500.00	-------	-------	$1,244.03
McKinleyville VFD	$100.00	$201.73	$101.25	$100.00
DEPARTMENT	1999	2000	2001	2002

Premium History

DEPARTMENT	1999	2000	2001	2002
McMechen VFD	$100.00	$100.00	$100.00	$100.00
Meadow Bridge VFD	$304.80	$304.80	$304.80	$304.80
Middlebourne/Tyler VFD	$209.70	$231.64	$204.31	$220.25
Midway VFD	$239.80	$303.81	$227.61	$295.91
Milton VFD	$267.72	$534.67	$337.58	$493.95
Mineral Wells VFD	$180.78	$124.55	$256.96	$661.69
Monongah VFD	$514.72	$480.98	$497.80	$419.51
Montcalm VFD	$243.84	$513.28	$357.52	$522.05
Montgomery FD	$244.75	$456.35	$738.37	$919.52
Moorefield VFC	$1,775.40	$1,120.65	$1,139.92	$996.15
Morgantown FD	$238,289.17	$156,314.50	$193,843.07	$261,621.34
Morrisvale VFD	$176.02	$138.91	$288.99	$223.26
Moundsville City FD	$211.40	$245.82	$219.72	$289.73
Moundsville VFD				
Mount Grove VFD	$160.70	$202.11	$153.40	$100.02
Mount Hope FD	$255.39	$203.73	$371.52	$56.19
Mount Olivet VFD	$100.00	$100.00	$100.00	$100.00
Mount Storm VFC, Inc	$247.08	$247.08	$247.08	$297.94
Mozart VFD	$249.66	$303.45	$405.60	$0.00
Mt Clare VFD	$100.00	$100.00	$100.00	$100.00
Mud River VFD	$150.64	$99.86	$176.28	$150.71
Mullens VFD, Inc	$308.62	$314.16	$118.64	$252.22
Nettie VFD	$395.96	$457.50	$449.33	$344.74
New Creek VFD	$190.02	$127.13	$180.92	$354.72
New Cumberland VFD	$0.00	$0.00	$0.00	$0.00
New Haven and Community VFD	$455.22	$381.82	$263.40	$290.02
New Manchester VFD	$0.00	$0.00	$0.00	$0.00
New Martinsville VFD	$1,722.38	$1,608.20	$1,560.62	$1,547.92
Newburg VFD	$696.39	$207.15	$50.00	$213.80
Newell VFD	$790.59	$0.00	$0.00	$0.00
Newton VFD	$0.00	$0.00	$0.00	$59.72
Nitro FD	$727.43	$0.00	$3,000.00	$0.00
North River Valley VFCo	$150.56	$100.00	$150.58	$230.54
Northfork VFD	$213.41	$126.25	$100.02	$100.00
Nuttall FD	$251.76	$270.01	$345.55	$380.58
Nutter Fort VFD	$1,480.75	$834.73	$0.00	$201.33
Oak Hill FD	$1,135.24	$1,319.10	$1,742.88	$734.44
Oakland District VFD	$379.58	$138.40	$365.78	$359.68
Oakvale VFD	$314.28	$231.04	$512.46	$462.15
Oceana VFD	$203.96	$126.14	$363.82	$8.44
Ohio River Road VFD	$439.59	$535.21	$452.17	$947.62
Ona VFD	$371.77	$326.83	$187.56	$177.96
Paden City VFCo	$141.04	$123.91	$139.49	$178.95
Panther VFD	$192.84	$145.47	$144.31	$137.06
Parkersburg FD	$108,362.29	$102,078.53	$93,282.86	$98,429.09
Parsons VFD	$100.00	$100.00	$279.54	$304.33
Patterson Creek VFD	$109.09	$108.44	$113.73	$118.71
Paw Paw VFCo, Inc	$239.64	$234.32	$216.03	$265.63
Pax VFD	$195.06	$201.16	$201.16	$201.16
Pennsboro VFD	$174.48	$118.34	$101.70	$132.92
DEPARTMENT	**1999**	**2000**	**2001**	**2002**

Premium History

DEPARTMENT	1999	2000	2001	2002
Petersburg VFD	$144.00	$131.00	$191.01	$510.10
Peterstown Vol Fire & Rescue	$1,491.00	$1,461.00	$1,446.00	$1,446.00
Philippi VFD	$355.60	$355.60	$405.30	$455.00
Pickens VFD	$73.99	$228.74	$124.75	$150.67
Pinch VFD	$180.11	$100.00	$100.00	$100.00
Pine Grove VFD	$125.00	$75.00	$411.99	$130.32
Pineville (Wyoming Co) VFD	$107.43	$247.07	$121.49	$187.14
Pipestem VFD	$294.10	$164.37	$528.18	$105.53
Poca VFD	$544.08	$297.21	$306.00	$467.31
Point Pleasant VFD	$1,012.87	$946.40	$834.64	$873.60
Pond Creek VFD	$127.32	$100.00	$100.00	$221.00
Pratt VFD	$482.34	$410.42	$999.12	$259.34
Pricetown VFD	$277.03	$349.63	$227.77	$325.56
Prichard VFD	$1,069.34	$810.56	$752.92	$1,067.33
Princeton FD	$79,571.57	$92,088.07	$97,360.31	$99,388.47
Quinwood VFD	$172.39	$237.81	$233.75	$220.41
Racine VFD	$2,833.34	$2,651.20	$2,511.98	$2,442.42
Rainelle VFD	$184.26	$335.18	$495.40	$848.00
Rand VFD	$101.00	$100.00	$100.00	$100.00
Ravenswood VFD	$252.73	$253.60	$202.40	$3,627.93
Raysal VFD	$150.53	$100.00	$100.00	$100.00
Reader VFD	$119.10	$215.50	$13.00	$75.00
Reedsville VFD	$338.33	$149.03	$244.29	$206.90
Reedy VFD	$177.00	$177.00	$228.27	$417.36
Renick VFD	$101.85	$129.94	$175.00	$150.58
Reynoldsville VFD	$39.97	$319.21	$100.21	$26.44
Rhodell VFD	$0.00	$0.00	$154.03	$259.85
Richwood VFD	$154.36	$141.43	$155.67	$155.67
Ridgeley VFD	$224.89	$225.79	$233.64	$478.96
Ripley VFD	$254.78	$1,038.68	$540.65	$715.74
River Road VFD	$0.00	$461.13	$648.15	$1,222.46
Rivesville VFD	$5,892.15	$3,553.81	$3,598.02	$5,943.44
Roberts Ridge VFD	$655.03	$116.45	$345.32	$188.97
Roderfield VFD	-------	-------	-------	-------
Romney VFD	$482.56	$248.05	$382.55	$119.45
Ronceverte VFD	$2,688.17	$0.00	$721.10	$799.75
Rowlesburg VFD	$100.00	$100.00	$100.00	$100.00
Rt. 34 VFD	$306.96	$163.80	$146.85	$237.59
Rupert VFD, Inc	$226.28	$76.20	$99.09	$139.70
Saint Albans FD	$173,784.81	$153,382.44	$131,693.39	$136,549.54
Saint Joseph VFD	$100.00	$100.00	$175.45	$74.85
Saint Marys VFD, Inc	$0.00	$186.76	$254.86	$435.10
Salem VFD	$3,863.19	$5,860.87	$4,887.10	$4,897.55
Salt Rock VFD	$101.04	$100.00	$103.93	$113.83
Scotts Run VFD	$100.00	$100.00	$100.00	$100.00
Selbyville VFD	$167.43	$140.20	$170.82	$254.65
Seneca Rocks VFD	$192.35	$224.25	$194.84	$296.60
Servia VFD	$150.53	$107.71	$149.29	$181.58
Sharples VFD	-------	-------	-------	-------
Shavers Fork Fire Rescue	$576.72	$277.42	$600.51	$1,585.63
DEPARTMENT	1999	2000	2001	2002

Premium History

DEPARTMENT	1999	2000	2001	2002
Shepherdstown VFD	$1,626.00	$1,980.20	$1,900.80	$1,922.40
Sherrard VFD	$150.94	$226.59	$153.40	$301.26
Shinnston VFD, Inc.	$893.19	$541.91	$773.51	$726.00
Shirley VFD	$100.00	$75.00	$227.61	$49.30
Short Creek VFD, Inc.	$204.20	$204.20	$204.20	$204.20
Short Gap VFD	$186.11	$251.31	$594.85	$0.00
Silver Hill VFD	$100.00	$227.24	$224.54	$258.27
Silverton VFD	$348.87	$348.66	$427.20	$768.50
Sissonville VFD	$549.33	$152.40	$744.22	$162.56
Sistersville VFD	$25.00	$225.00	$0.00	$125.51
Slanesville VFD	$503.12	$238.05	$260.41	$373.31
Smithburg VFD	$868.01	$118.86	$134.00	$119.00
Smithers VFD, Inc.	$0.00	$1,384.45	$0.00	$0.00
Smithfield VFD	$328.08	$0.00	$178.88	$96.96
Smithville VFD	$104.53	$202.57	$228.56	$229.95
Smoot VFD	$100.00	$151.29	$100.00	$276.51
So. Jackson Co. (Kenna) VFD	$75.00	$152.07	$98.48	$100.00
Sophia Area VFD	$0.00	$6,975.99	$0.00	$2,663.00
South Berkeley VFD	$535.26	$1,389.18	$987.70	$707.23
South Charleston FD	$426,808.31	$346,098.57	$266,131.48	$282,795.85
South Fork VFD	$117.62	$192.80	$123.54	$139.09
South Morgan VFD	$141.54	$118.36	$849.90	$287.95
Spelter VFD	$152.30	$98.89	$131.39	$183.68
Spencer-Roane VFD	$236.62	$152.83	$338.98	$312.85
Springfield Valley VFD	$119.58	$200.20	$49.34	$425.57
Spruce River VFD	$275.46	$229.44	$0.00	$0.00
Star City VFD	$216.10	$184.94	$235.11	$257.31
Stone Church VFD	$100.00	$100.00	$100.12	$100.00
Stonewood VFD	$2,831.69	$1,238.15	$1,171.38	$3,729.90
Summers Co. VFD	$416.98	$297.75	$985.83	$668.00
Summersville FD	$207.29	$438.23	$260.02	$301.07
Summit Park VFD	$0.00	$0.00	$0.00	$175.00
Sutton VFD	$843.96	$925.82	$977.42	$942.07
Teays Valley VFD	$601.51	$780.55	$578.81	$845.80
Terra Alta VFD	$255.05	$293.74	$211.51	$130.07
Thomas VFD	$87.16	$146.47	$196.07	$10.29
Thornton VFD	$100.00	$100.00	$100.00	$100.00
Tornado VFD	$176.00	$75.00	$225.62	$205.81
Town of Man VFD	$100.00	$100.00	$100.00	$100.00
Town of Sophia VFD	$426.96	$299.96	$360.50	$354.72
Trap Hill VFD	$3,244.10	$3,056.80	$2,877.08	$2,964.33
Triadelphia VFD	$2,913.14	$1,791.53	$1,633.37	$2,072.86
Tri-County VF Co.	$241.16	$217.74	$216.86	$207.73
Tri-Towns VFD	$174.81	$133.36	$169.95	$163.61
Triune-Halleck VFD	$100.00	$100.00	$100.00	$150.89
Tunnelton VFD	$158.42	$239.49	$192.08	$221.57
Tygart Valley VFD	$1,099.18	$798.99	$1,310.35	$1,046.31
Tyler Mountain VFD	$1,026.85	$995.10	$927.98	$906.58
Union VFD	$248.75	$196.20	$197.12	$197.12
Upper Laurel Fire and Ambulance	$774.36	$17,907.05	$46,672.95	$48,952.68
DEPARTMENT	**1999**	**2000**	**2001**	**2002**

Premium History

DEPARTMENT	1999	2000	2001	2002
Upper Tract VFD	$331.17	$223.10	$224.60	$194.20
Upper West Fork VFD	$495.50	$457.23	$316.26	$277.49
Valley Grove VFD	$209.03	$259.62	$1,350.97	$940.81
Valley Head VFD	$304.80	$304.80	$304.80	$304.80
Valley VFD	$1,362.61	$748.72	$767.80	$684.39
Valley Volunteer FD	$194.19	$173.74	$275.93	$524.36
Van VFD	$100.00	$199.37	$128.59	$98.95
Verdunville VFD				
Vienna VFD	$639.48	$671.87	$695.81	$757.65
Wadestown Community VFD	$130.78	$121.64	$124.26	$316.91
Walkersville VFD	$484.01	$608.17	$687.76	$519.60
Wallace VFD	$123.46	$194.53	$107.49	$134.96
Walton VFD	$239.88	$200.00	$50.00	$127.35
War VFD	-------	$150.70	$763.49	$1,854.29
Warren District VFD	$247.94	$115.54	$170.02	$204.21
Washington Bottom VFD	$100.00	$100.00	$225.66	$100.00
Washington District VFD	$329.69	$258.66	$230.24	$259.30
Washington Lands VFD	$151.29	$99.26	$100.00	$151.38
Waverly VF Co.	$545.66	$655.88	$860.50	$2,005.00
Wayne VFD	$5,561.53	$4,955.11	$4,754.85	$4,924.59
Webster Springs VFD	$204.10	$252.18	$302.22	$353.51
Weirton City FD	$1,758.78	$1,175.89	$1,237.02	$1,316.82
Welch VFD	$214.07	$399.35	$189.13	$507.26
Wellsburg VFD	$1,616.65	$1,593.10	$742.21	$1,171.65
West Hamlin VFD	$330.20	$431.80	$595.63	$240.53
West Liberty VFD	$249.92	$300.78	$249.92	$249.92
West Milford VFD	$307.81	$1,060.85	$867.42	$963.34
West Side VFD	$300.00	$225.00	$300.00	$300.00
West Union VFD	-------	$50.80	$274.10	$738.40
Weston VFD	-------	$267.26	$401.69	$347.42
Westover VFD	$99.52	$201.70	$176.69	$124.91
Wharncliffe VFD	$0.00	$0.00	$0.00	$0.00
Wharton-Barrett VFD	$160.04	$160.04	$160.04	$160.04
Wheeling FD	$150,787.70	$134,094.79	$141,133.30	$153,854.25
White Sulphur Springs VFD	$456.71	$332.68	$206.16	$22,953.70
Whitesville VFD, Inc.	$7,826.96	$9,375.45	$9,180.51	$9,927.77
Whitmer VFD	$86.24	$272.62	$190.08	$157.34
Widen VFD, Inc.	-------	-------	-------	-------
Wilderness VFD	$172.36	$202.16	$228.42	$241.37
Wiley Ford FC, Inc.	$226.71	$248.16	$224.46	$361.01
Wileyville VFD, Inc.	$147.67	$114.54	$115.15	$100.65
Williamsburg VFD	$389.29	$354.67	$99.00	$150.00
Williamson FD	$38,223.25	$35,634.55	$39,693.98	$42,106.89
Williamstown VF Co.	$898.99	$430.47	$597.69	$409.16
Windsor Heights VFD	$100.00	$150.80	$350.10	$76.83
Winfield District VFD	$306.50	$401.16	$505.51	$466.47
Winfield VFD	$394.11	$409.35	$405.15	$579.00
Worthington VFD	$226.48	$413.69	$452.36	$900.38
Totals	**$3,654,122.10**	**$3,330,083.07**	**$3,033,039.78**	**$3,199,845.00**
Total Less Self-Insureds	**$2,655,273.13**	**$2,398,822.81**	**$2,250,393.78**	**$2,414,406.05**
Total Less S-I and City policies	**$220,159.76**	**$223,527.63**	**$255,003.56**	**$304,312.52**
DEPARTMENT	**1999**	**2000**	**2001**	**2002**

Premium History

DEPARTMENT	2003	2004	2005	2006
Adrian VFD	$143.22	$165.10	$187.56	$738.00
Albright VFD	$104.62	$141.47	$139.47	$513.00
Alderson VFD	$751.35	$1,048.37	$1,227.53	$4,097.50
Alma VFD	$309.64	$319.88	$382.54	$890.00
Alum Creek VFD	$598.27	$469.64	$965.24	$1,334.00
Anawalt VFD	$0.00	$0.00	$492.02	$479.00
Anmoore VFD	$6,663.37	$6,311.44	$4,599.26	-------
Ansted Certified FD	$465.82	$426.76	$564.45	$1,035.00
Anthony Creek VFD	$100.00	$100.00	$125.00	$491.00
Armstrong Creek VFD	$352.71	$370.54	$457.17	$974.00
Arnoldsburg VFD	$74.24	$100.00	$100.00	$535.00
Athens VFD	$799.75	$1,038.66	$1,490.56	$2,937.00
Augusta VFD	$540.66	$538.97	$466.40	$368.66
Aurora VFD	$100.00	$100.00	$125.00	$91.00
Back Creek Valley VFD	$603.54	$844.38	$1,282.92	$2,332.00
Baisden VFD	$137.02	$157.72	$186.90	$506.00
Baker Heights VF Co.	$0.00	$0.00	$26.37	$572.00
Bakerton VFD, Inc.	-------	-------	-------	$749.00
Ballard Vol. Fire and Rescue	$100.00	$100.00	$125.00	$468.00
Bancroft VFD	$311.52	$604.46	$411.73	$767.00
BANCS VFD	$201.74	$49.34	$125.00	$383.00
Banks District VFD	$239.53	$181.47	$190.71	$432.00
Barboursville VFD	$497.37	$969.08	$1,057.42	$683.00
Barrackville VFD	$0.00	$19.15	$125.00	$364.00
Bartow-Frank-Durbin VFD	$196.32	$212.66	$264.45	$816.00
Baxter VFD	$846.31	$773.01	$1,220.26	$1,364.49
Bayard VFD	$100.00	$152.02	$123.86	$393.00
Beaver VFD	$1,906.70	$1,346.28	$1,826.58	$3,452.00
Beckley FD	$487,251.54	$533,061.18	$655,843.38	$355,422.50
Bedington VFD	$1,664.63	$1,698.67	$799.12	$2,384.03
Beech Bottom VFD	$542.20	$854.04	$695.62	$1,733.00
Beech Creek VFD	$100.00	$100.00	$125.16	$343.00
Belington VFD	$274.66	$495.43	$392.14	$938.00
Belle VFD	$235.74	$248.00	$230.03	$746.48
Belmont VFD	$169.68	$310.57	$222.41	$771.28
Benwood VFD	$407.23	$611.80	$111.00	$986.00
Berkeley Springs Vol. Fire Co.	$850.00	$983.16	$1,292.06	$1,154.00
Berwind VFD	$111.31	$158.06	$298.13	$362.02
Bethany Pike VFD	$170.35	$898.56	$52.80	$124.00
Bethany VFD	$288.99	$100.00	$176.40	$648.00
Bethlehem VFD	$421.80	$462.74	$592.90	$1,109.00
Beverly VFD	$275.09	$531.16	$437.50	$848.00
Big Otter VFD	$180.42	$330.98	$294.96	$580.00
Big Wheeling Creek VFD	$308.76	$435.63	$230.38	$806.60
Birch River VFD	$174.56	$445.95	$102.98	$710.99
Blacksville VFD	$113.00	$150.23	$153.31	$393.00
Blennerhassett VFD	$326.28	$311.65	$484.66	$1,018.00
Blue Ridge Mountain VFD	$400.00	$225.00	$375.00	$272.50
Bluefield FD	$185,282.30	$212,619.61	$252,460.61	$201,519.00
Bluestone Valley VFD	$200.00	$200.00	$0.00	$476.00
DEPARTMENT	**2003**	**2004**	**2005**	**2006**

Premium History

DEPARTMENT	2003	2004	2005	2006
Bluewell VFD	$227.13	$185.74	$229.37	$724.00
Boggs Run VFD	$18.33	$159.38	$124.99	$343.00
Boomer VFD	$100.00	$100.00	$175.72	$361.00
Boothsville VFD	$621.47	$742.09	$445.95	$1,789.66
Bradley-Prosperity VFD	$3,799.15	$6,861.63	$11,923.85	$16,687.00
Bradshaw VFD	$150.00	$75.00	$0.00	$343.00
Bramwell VFD	$422.30	$448.29	$976.95	$776.00
Brenton VFD	$124.89	$283.01	$172.80	$452.00
Bridgeport FD	$300.00	$379.96	$298.00	$660.16
Brookhaven VFD	$488.66	$253.49	$491.45	$6,764.24
Bruceton-Brandonville VFD	$303.86	$43.80	$223.82	$572.10
Buckhannon VFD	$361.06	$471.61	$587.49	$1,050.62
Buffalo Creek VFD	$300.00	$300.00	$300.00	$437.00
Buffalo VFD	$807.06	$315.66	$810.18	$933.00
Bunners Ridge VFD	$99.40	$125.11	$175.00	$645.00
Burlington VFD, Inc.	$881.80	$626.33	$669.32	$1,609.44
Burnsville VFD	$141.51	$140.13	$197.75	$416.00
Cabin Creek VFD	$969.64	$1,209.42	$1,711.85	$3,364.00
Cairo VFD, Inc.	$163.15	$127.25	$77.36	$495.00
Cameron VFD	$616.80	$774.00	$1,068.00	$1,816.00
Canaan Valley VFD	$100.09	$100.00	$125.00	$428.00
Capon Bridge VFD	$0.00	$0.00	$353.00	$762.00
Capon Springs VFD	$354.45	$267.82	$331.71	$924.00
Capon Valley VFD	$387.18	$482.18	$353.76	$1,039.42
Cass VFD	$276.00	$222.49	$547.51	$780.00
Cedar Grove VFD	$1,563.00	$1,756.18	$2,201.89	$1,913.58
Ceredo VFD	$400.00	$550.00	$400.00	$886.00
Chapel VFD	$137.63	$166.96	$162.10	$351.00
Chapmanville VFD	$9,489.12	$12,215.41	$16,521.23	$17,236.48
Charleston FD	$384,221.46	$437,060.28	$460,483.73	$152,220.27
Chattaroy VFD	$2,124.80	$225.79	$413.88	$1,037.00
Cheat Lake VFD	$529.09	$597.56	$698.75	$1,696.00
Chesapeake VFD	$4,016.14	$5,127.88	$8,067.69	$14,924.08
Chester VFD	$0.00	$0.00	$5,056.95	$21,381.85
Circleville VFD	$324.38	$338.79	$409.15	$1,079.58
Citizens Fire Co.	$523.58	$604.47	$1,028.68	$396.50
Clarksburg FD	$255,431.96	$314,900.38	$445,734.08	$317,809.40
Clay VFD	$151.55	$99.10	$125.00	$375.00
Clear Creek VFD	$1,079.43	$0.00	$0.00	$469.00
Clearview VFD	$233.20	$255.00	$2,978.84	-------
Clendenin VFD	$325.00	$261.64	$200.00	$621.00
Clinton District VFD	$139.21	$190.28	$505.28	$456.00
Clintonville VFD	$125.96	$150.46	$276.43	$651.00
Clover-Roane VFD	$497.52	$641.28	$610.08	$1,300.62
Coal City VFD	$256.85	$44.57	$125.00	$353.00
Coal Mountain VFD	$3,004.44	$2,796.65	$16,773.42	-------
Coal River VFD	$0.00	$151.64	$0.00	$450.19
Coalton VFD	$117.52	$105.82	$131.21	$410.00
Coalwood/Caretta VFD	$121.29	$250.98	$268.34	$529.00
Colliers VFD	$200.00	$100.00	$200.00	$698.00
DEPARTMENT	2003	2004	2005	2006

Premium History

DEPARTMENT	2003	2004	2005	2006
Cool Springs VFD	$476.00	$350.00	$1,567.78	$1,984.00
Cora VFD	-------	-------	-------	-------
Cottageville VFD	$2,202.61	$1,024.14	$0.00	$573.00
Cowen VFD	$569.38	$630.96	$822.01	$1,637.28
Craigsville-Beaver-Cottle VFD	$2,295.30	$3,429.66	$0.00	$973.00
Culloden VFD	$0.00	$0.00	$0.00	$1,300.00
Cyclone VFD	$600.00	$291.25	$361.25	$847.00
Dallas VFD	$180.42	$228.59	$347.95	$1,470.00
Danese VFD	$219.08	$264.38	$451.59	$755.00
Danville VFD	$132.05	$270.97	$614.93	$823.00
Davis Creek-Ruthdale VFD	$200.00	$200.00	$400.00	$447.00
Davis VFD	$266.04	$310.26	$361.56	$796.38
Davy VFD	$100.00	$277.72	$355.69	$368.00
Deerwalk VFD	$251.25	$737.85	$65.00	$894.00
Delbarton VFD	$0.00	$141.73	$175.50	$373.50
Diana VFD	$100.00	$100.00	$125.00	$360.00
Dunbar VFD	$124,232.98	$143,317.92	$197,966.80	$146,436.50
Dunlow VFD	$3,004.44	$2,796.65	$28,465.83	$4,770.00
Duval District VFD	$408.11	$408.12	$510.15	$1,055.00
East Bank VFD	$627.80	$669.88	$925.15	$1,170.84
East Fork VFD	$100.11	$100.00	$125.00	$353.00
East Lynn VFD	$130.26	$144.36	$168.45	$398.00
East River VFD	$502.66	$0.00	$439.13	$314.81
East Wood VFD	$619.00	$235.14	$988.98	$704.00
Eleanor VFD	$423.39	$486.32	$883.00	$932.00
Elizabeth-Wirt VFD	$578.30	$641.78	$773.56	$2,357.00
Elk District VFC	$104.34	$116.00	$140.42	$359.00
Elkins FD	$634.44	$545.69	$25,669.27	$111,219.96
Ellamore VFD	$100.00	$104.14	$129.45	$466.00
Ellenboro VFD	$100.00	$150.57	$353.70	$494.00
Erbacon VFD	$0.00	$0.00	$0.00	$343.00
Fairlea VFD	$136.30	$485.96	$686.76	$1,506.00
Fairmont FD	$57,483.73	$64,387.43	$68,807.22	$32,961.22
Fairview VF Co.	$283.15	$394.07	$407.33	$1,096.00
Farmington VFD	$0.00	$0.00	$99.93	$531.00
Fayetteville FD	$1,257.20	$1,340.12	$1,566.80	$3,103.00
Fellowsville VFD	$102.04	$176.98	$106.84	$347.00
Fish Creek VFD	$100.00	$100.00	$125.00	$468.00
Flatrock VFD	$100.00	$100.00	$125.00	$343.00
Flatwoods Community VFD	-------	$360.31	$0.00	$385.60
Flemington VFD	$151.52	$153.64	$159.86	$401.00
Follansbee VFD	$252.19	$493.79	$447.34	$997.50
Folsom VFD	$130.80	$209.42	$223.60	$448.00
Forest Hill VFD, Inc.	$323.58	$354.16	$427.13	$944.00
Fork Ridge VFD	$463.00	$1,267.40	$1,030.06	$3,906.85
Fort Ashby VF Co., Inc.	$658.41	$398.99	$524.39	$899.00
Fort Gay VFD	$2,083.30	$2,179.90	$3,281.82	$1,833.00
Fountain VF Co.	$311.45	$249.61	$390.81	$647.14
Frame VFD, Inc.	$100.00	$100.00	$126.38	$429.00
Frametown VFD	$615.79	$294.66	$1,258.70	$1,414.00
DEPARTMENT	2003	2004	2005	2006

Premium History

DEPARTMENT	2003	2004	2005	2006
Frankford VFD, Inc.	$489.38	$534.77	$513.37	$539.56
Franklin Community VFD	$400.00	$550.00	$300.00	$1,082.00
Franklin VFD	$899.00	$0.00	$1,053.70	$2,123.00
Friendship VFD	$850.77	$828.92	$2,618.66	$4,612.44
Frost VFD	$100.00	$100.00	$125.00	$378.00
Gandeeville-Harmony VFD	$345.07	$373.90	$539.56	$1,102.44
Gary VFD	-------	-------	-------	$955.00
Gassaway VFD	$681.28	$654.95	$897.53	$2,127.00
Gauley Bridge VFD	$296.88	$271.03	$354.87	$511.00
Gauley River VFD	$239.46	$168.49	$230.30	$602.00
Ghent Area VFD	$6,271.92	$6,153.31	$8,127.71	$21,604.38
Gilbert VFD	$157.43	$116.90	$916.62	$525.00
Gilmer VFD	$586.85	$700.79	$660.01	$1,760.00
Glasgow VFD	$357.42	$161.54	$444.67	$969.60
Glen Dale VFD	$26,234.45	$30,757.17	$26,933.19	$32,994.00
Grafton VFD	$55,050.55	$58,948.15	$66,745.61	$63,815.00
Grandview VFD, Inc.	$343.20	$369.60	$447.00	$930.00
Grant Town VFD	$104.12	$308.88	$166.86	$363.12
Grantsville VFD	$404.79	$675.10	$632.99	$763.46
Granville VFD	$1,041.12	$999.78	$840.29	$2,063.50
Great Cacapon VF Co.	$373.50	$358.58	$1,329.84	$1,066.94
Green Sulphur District VFD & Rescue	$200.00	$200.00	$0	$0.00
Green Valley VFD	$303.88	$218.99	$467.80	$568.66
Green Valley/Glenwood VFD	$913.59	$989.78	$434.43	$2,881.90
Greenbrier Valley Rural VFD	$0.00	$0.00	$745.87	$2,019.34
Greenwood VFD	$100.00	$100.00	$125.00	$403
Guyan River VFD	$152.70	$204.19	319.19	$660.00
Hacker Valley VFD	$100.00	$100.00	$100.00	$111.99
Hamlin VFD	$430.29	$441.96	$587.01	$536.50
Handley VFD	$0.00	$403.37	$193.67	$584.00
Hanover VFD	$450.00	$0.00	$787.64	$357.00
Harman VFD	$100.00	$100.00	$125.00	$377.00
Harrisville VFD	$133.55	$142.94	$141.74	$390.00
Harts VFD	$0.00	$0.00	$0	$366.00
Hedgesville VFD	$901.00	$136.00	$1,545.53	$6,752.00
Henlawson VFD	-------	-------	-------	-------
Hillsboro VFD	$165.28	$183.16	$228.95	$491.00
Hinton VFD	$21,575.26	$37,957.98	$52,765.48	55771
Hookersville-Muddlety VFD	$184.92	$198.33	$264.03	$817.80
Hooverson Heights VFD	$2,058.16	$3,205.43	$472.75	$0.00
Hundred VFD	$100.00	$100.00	$210.54	$43.61
Huntington FD	$147,712.77	$170,040.12	$250,270.60	$81,306.07
Hurricane VFD	$621.04	$473.39	$569.44	$1,040.06
Huttonsville-Mill Creek VFD	$610.66	$889.78	$331.64	$894.00
Iaeger VFD	$4,091.17	$4,649.58	$5,764.00	$4,421.08
Independent Fire Co	$2,316.00	$2,909.97	$3,449.78	$8,594.00
Institute VFD	$119.90	$124.07	$169.74	$381.00
Jacksonburg VFD	$125.00	$125.00	$0.00	$91.00
Jackson's Mill VFD	$338.29	$666.90	$892.82	$986.00
Jane Lew VFD	$414.96	$429.26	$541.11	$1,635.00
DEPARTMENT	**2003**	**2004**	**2005**	**2006**

Premium History

DEPARTMENT	2003	2004	2005	2006
Jefferson VFD	$586.60	$687.45	681.75	$1,450.00
Johnstown VFD, Inc.	$100.00	$100.00	$125.00	$343.00
Jumping Branch-Nimitz VFD	$0.00	$0.00	0	$0.00
Junior VFD	$102.45	$112.02	147.42	$501.00
Kenova FD	$5,061.94	$0.00	681.72	$2,260.00
Kenova VFD, Inc.	5061.94	0	681.72	$2,260.00
Kermit VFD	$8.78	$664.05	$869.85	$641.00
Keslers-Cross Lanes VFD	$115.92	$114.26	$165.02	$372.00
Keyser VFD, Inc.	$853.11	$1,026.99	$1,388.15	**$1,925.50**
Keystone VFD	$4,580.55	$4,850.00	$4,098.71	$3,695.79
Kimball VFD	$176.74	$210.04	$951.24	$526.00
Kingwood VFD	$557.61	$679.56	$1,001.53	$2,453.02
Lake VFD				
Lakewood VFD	$229.92	$209.44	$172.40	$369.50
Lavalette VFD	$2,144.29	$2,205.93	$2,283.23	$3,105.14
Lawrenceville VFD	$352.50	$381.42	$470.00	$628.00
Leading Creek VFD	$176.37	$241.76	$209.00	$664.00
Lenore VFD	$126.38	$50.00	$150.00	$343.00
Leon VFD, Inc.	$237.99	$171.76	$262.64	$542.00
Lester VFD, Inc.	$2,369.08	$2,789.28	$2,955.91	$5,139.88
Levels VFD	$186.54	$105.32	$128.75	$370.00
Lewisburg VFD	$52,246.15	$54,968.60	$57,906.85	$69,293.38
Limestone VFD	$236.14	$241.01	$210.25	$648.34
Lindside VFD	$266.39	$90.29	$158.09	$373.00
Lizemore (So. Clay Co.) VFD	$124.62	$226.90	$99.27	$446.00
Logan County VFD #2	$996.86	$2,208.83	$5,210.89	$11,541.50
Logan FD	$42,051.67	$52,996.66	$61,922.50	$58,143.86
Lost Creek VFD	$235.64	$223.67	$266.75	$622.00
Loudendale VFD	$100.00	$100.00	$125.00	$360.00
Loup Creek VFD	$188.35	$297.17	$286.25	$838.82
Lubeck VFD	$3,059.85	$2,820.63	$3,240.13	$3,933.00
Lumberport VFD	$896.21	$958.12	$1,172.50	$2,724.00
Mabscott VFD	$11,420.00	$10,160.92	$8,810.34	$7,685.00
Madison Fire And Rescue	$315.37	$367.15	$735.27	$1,524.00
Main Harts Creek VFD				
Main Island Creek VFD	-------	-------	-------	-------
Malden VFD	$271.62	$499.31	$507.10	$581.04
Mannington VFD	$17,620.34	$21,177.33	$22,969.75	$23,103.04
Marlinton VFD	$218.40	$241.27	$398.99	$678.00
Marmet VFD	$0.00	$0.00	$0.00	$2,670.00
Martinsburg FD	$260,134.95	$298,474.78	$295,431.28	$278,841.72
Mason VFD	$312.67	$253.46	$233.69	$465.74
Masontown VFD	$187.64	$206.17	$225.36	$543.00
Matewan VFD	$3,253.96	$2,209.60	$2,231.71	$3,645.00
Mathias Baker VFD	$337.01	$250.44	$404.90	$715.03
Matoaka VFD	$150.63	$100.00	$207.78	$363.03
Maysville VFD	$235.23	$410.73	$935.93	$1,206.18
McClellan District VFD	$100.00	$305.27	$383.58	$343.00
McDowell VFD	-------	$375.00	$0.00	$202.00
McKinleyville VFD	$108.03	$891.60	$176.47	$577.00
DEPARTMENT	**2003**	**2004**	**2005**	**2006**

Premium History

DEPARTMENT	2003	2004	2005	2006
McMechen VFD	$150.07	$90.88	$125.00	$410.00
Meadow Bridge VFD	$327.60	$347.11	$429.00	$1,001.00
Middlebourne/Tyler VFD	$245.65	$221.52	$312.14	$571.00
Midway VFD	$380.38	$515.95	$567.41	$1,256.00
Milton VFD	$553.33	$619.14	$1,093.99	$989.82
Mineral Wells VFD	$306.28	$392.07	$320.61	$1,106.00
Monongah VFD	$500.42	$557.62	$580.00	$1,424.00
Montcalm VFD	$590.15	$424.84	$569.72	$1,330.92
Montgomery FD	$662.44	$1,211.85	$721.05	$1,690.66
Moorefield VFC	$636.01	$471.81	$1,274.14	$3,322.93
Morgantown FD	$323,728.79	$310,608.28	$322,089.90	$300,683.00
Morrisvale VFD	$172.78	$215.15	$278.21	$625.00
Moundsville City FD	$306.41	$248.68	$490.99	$2,010.18
Moundsville VFD				
Mount Grove VFD	$151.55	$99.19	$125.00	$967.00
Mount Hope FD	$495.45	$239.59	$522.13	$705.50
Mount Olivet VFD	$100.00	$100.00	$125.00	$470.00
Mount Storm VFC, Inc	$285.52	$316.66	$386.70	$656.00
Mozart VFD	$668.04	$176.97	$253.28	$483.00
Mt Clare VFD	$100.00	$100.00	$125.00	$365.00
Mud River VFD	$280.95	$199.34	$379.97	$348.00
Mullens VFD, Inc	$272.38	$274.54	$360.00	$676.48
Nettie VFD	$434.53	$538.62	$431.40	$2,070.00
New Creek VFD	$1,029.50	$222.80	$198.12	$861.68
New Cumberland VFD	$0.00	$0.00	$0.00	$343.00
New Haven and Community VFD	$548.95	$214.35	$258.66	$1,428.00
New Manchester VFD	$40.26	$199.27	$545.06	$2,627.00
New Martinsville VFD	$1,650.58	$1,737.84	$32,929.76	$44,851.22
Newburg VFD	$100.00	$100.00	$125.00	$686.00
Newell VFD	$275.45	$598.38	$254.53	$921.00
Newton VFD	$270.59	$496.43	$706.43	$1,005.00
Nitro FD	$0.00	$0.00	$44,596.02	$99,252.50
North River Valley VFCo	$332.63	$59.48	$168.50	$128.00
Northfork VFD	$108.00	$100.00	$141.00	$363.00
Nuttall FD	$290.27	$312.40	$529.18	$1,323.36
Nutter Fort VFD	$1,032.61	$954.29	$1,179.98	$2,943.06
Oak Hill FD	$1,207.24	$1,249.85	$2,232.06	$4,452.00
Oakland District VFD	$725.45	$1,100.54	$889.74	$589.00
Oakvale VFD	$308.04	$408.16	$616.23	$63.42
Oceana VFD	$179.24	$322.71	$314.78	$614.04
Ohio River Road VFD	$972.96	$1,008.32	$1,288.80	$1,791.00
Ona VFD	$229.49	$117.84	$917.98	$1,299.86
Paden City VFCo	$134.95	$157.10	$197.16	$564.22
Panther VFD	$146.62	$165.95	$217.30	$403.00
Parkersburg FD	$112,887.17	$129,493.83	$128,059.03	$57,709.31
Parsons VFD	$436.04	$432.44	$511.70	$1,009.00
Patterson Creek VFD	$206.26	$113.07	$125.00	$343.00
Paw Paw VFCo, Inc	$240.46	$190.12	$298.39	$911.46
Pax VFD	$266.72	$231.28	$284.92	$800.00
Pennsboro VFD	$262.90	$192.90	$399.56	$461.00
DEPARTMENT	2003	2004	2005	2006

Premium History

DEPARTMENT	2003	2004	2005	2006
Petersburg VFD	$466.55	$417.50	$338.00	$653.00
Peterstown Vol Fire & Rescue	$1,545.00	$1,629.00	$2,017.50	$3,598.00
Philippi VFD	$440.30	$464.10	$728.25	$378.00
Pickens VFD	$100.00	$100.00	$125.00	$388.00
Pinch VFD	$100.00	$100.00	$171.71	$850.00
Pine Grove VFD	$229.97	$1,624.92	$278.46	$467.00
Pineville (Wyoming Co) VFD	$154.50	$120.00	$420.96	$515.00
Pipestem VFD	$305.00	$400.00	$150.00	$661.00
Poca VFD	$755.97	$549.22	$661.05	$1,454.00
Point Pleasant VFD	$1,108.84	$1,075.94	$370.72	$1,470.00
Pond Creek VFD	$258.25	$225.38	$50.00	$2,295.00
Pratt VFD	$205.10	$756.84	$1,182.63	$332.00
Pricetown VFD	$286.15	$278.90	$207.08	$641.92
Prichard VFD	$945.91	$1,397.08	$4,544.31	$8,081.56
Princeton FD	$93,354.57	$92,552.55	$95,317.64	$128,983.16
Quinwood VFD	$203.25	$379.17	$365.94	$861.54
Racine VFD	$2,811.65	$3,177.20	$2,395.18	$2,968.00
Rainelle VFD	$840.46	$921.35	$1,281.96	$1,546.00
Rand VFD	$100.00	$100.00	$125.00	$692.60
Ravenswood VFD	$885.53	$1,100.56	$1,342.30	$2,162.00
Raysal VFD	$134.25	$107.31	$135.42	$350.00
Reader VFD	$398.31	$299.76	$0.00	$513.00
Reedsville VFD	$293.61	$320.87	$329.81	$1,088.54
Reedy VFD	$339.71	$655.97	$607.31	$841.00
Renick VFD	$150.64	$201.60	$125.00	$399.00
Reynoldsville VFD	$200.77	$201.40	$136.11	$558.00
Rhodell VFD	$0.00	$431.71	$337.11	-------
Richwood VFD	$166.58	$289.73	$222.97	$503.00
Ridgeley VFD	$0.00	$0.00	$696.59	$90.00
Ripley VFD	$1,974.75	$5,647.03	$5,520.20	$824.00
River Road VFD	$0.00	$906.93	$75.00	$611.00
Rivesville VFD	$6,750.91	$5,773.89	$12,638.84	$10,322.70
Roberts Ridge VFD	$278.88	$619.64	$681.29	-------
Roderfield VFD	-------	-------	-------	-------
Romney VFD	$248.23	$151.14	$155.64	$272.50
Ronceverte VFD	$1,099.59	$1,035.40	$1,805.12	$2,850.46
Rowlesburg VFD	$100.00	$100.00	$150.00	$351.60
Rt. 34 VFD	$289.98	$243.38	$281.81	$504.00
Rupert VFD, Inc	$113.10	$125.92	$191.44	$381.12
Saint Albans FD	$149,488.70	$168,854.26	$234,742.20	$219,911.50
Saint Joseph VFD	$100.00	$100.00	$126.32	$11,231.00
Saint Marys VFD, Inc	$316.44	$275.42	$183.76	$853.00
Salem VFD	$4,445.17	$5,193.34	$7,408.41	$6,025.00
Salt Rock VFD	$103.18	$146.12	$176.51	$358.00
Scotts Run VFD	$150.73	$226.04	$174.84	$377.00
Selbyville VFD	$193.18	$402.01	$221.29	$86.00
Seneca Rocks VFD	$187.80	$238.23	$250.08	$522.00
Servia VFD	$127.42	$84.78	$270.97	$274.50
Sharples VFD	-------	-------	-------	-------
Shavers Fork Fire Rescue	$3,887.47	$3,522.81	$6,028.87	$3,463.00
DEPARTMENT	**2003**	**2004**	**2005**	**2006**

Premium History

DEPARTMENT	2003	2004	2005	2006
Shepherdstown VFD	$2,176.00	$2,623.40	$5,752.40	$18,947.40
Sherrard VFD	$75.26	$300.00	$300.00	$463.00
Shinnston VFD, Inc.	$746.00	$681.00	$694.27	$1,557.86
Shirley VFD	$226.09	$100.00	$209.34	$343.00
Short Creek VFD, Inc.	$324.55	$241.91	$215.04	$193.50
Short Gap VFD	$270.75	$130.25	$366.74	$410.00
Silver Hill VFD	$276.28	$352.84	$165.71	$413.00
Silverton VFD	$598.65	$807.82	$968.50	$1,576.00
Sissonville VFD	$568.96	$1,072.08	$831.60	$967.00
Sistersville VFD	$100.00	$100.00	$125.00	$477.00
Slanesville VFD	$277.08	$302.69	$385.05	$634.00
Smithburg VFD	$163.00	$283.00	$244.00	$622.00
Smithers VFD, Inc.	$2,200.22	$0.00	$459.73	$875.04
Smithfield VFD	$100.00	$151.30	$481.92	$392.00
Smithville VFD	$329.14	$323.58	$33.89	$540.26
Smoot VFD	$200.00	$872.18	$0.00	$1,004.00
So. Jackson Co. (Kenna) VFD	$100.00	$100.00	$125.00	$550.00
Sophia Area VFD	$303.72	$264.12	$4,698.50	$1,709.00
South Berkeley VFD	$594.93	$406.45	$592.73	$1,127.00
South Charleston FD	$407,554.62	$412,316.89	$587,782.86	$531,508.20
South Fork VFD	$120.63	$128.46	$135.44	$460.80
South Morgan VFD	$251.40	$245.70	$663.02	$1,517.00
Spelter VFD	$171.43	$96.28	$151.24	$444.00
Spencer-Roane VFD	$204.71	$382.19	$166.55	$979.00
Springfield Valley VFD	$214.31	$458.11	$35.84	$99.00
Spruce River VFD	$0.00	$0.00	$0.00	$493.00
Star City VFD	$398.37	$261.01	$222.78	$577.00
Stone Church VFD	$100.00	$100.00	$125.00	$487.00
Stonewood VFD	$6.60	$0.00	$1,056.66	$2,544.14
Summers Co. VFD	$717.00	$452.00	$770.00	$387.50
Summersville FD	$504.04	$761.39	$1,249.30	$1,129.00
Summit Park VFD	$0.00	$0.00	$75.00	$91.00
Sutton VFD	$975.23	$637.64	$990.20	$2,424.00
Teays Valley VFD	$743.77	$668.51	$1,802.41	$3,034.00
Terra Alta VFD	$147.38	$214.97	$138.12	$458.00
Thomas VFD	$334.32	$328.96	$726.67	$782.20
Thornton VFD	$134.31	$100.00	$125.00	$279.50
Tornado VFD	$250.00	$177.80	$125.00	$463.00
Town of Man VFD	$125.00	$100.00	$125.00	$365.00
Town of Sophia VFD	$408.80	$462.88	$462.88	-------
Trap Hill VFD	$4,047.24	$3,363.73	$3,579.92	$6,288.39
Triadelphia VFD	$1,185.99	$1,414.85	$1,114.37	$1,306.00
Tri-County VF Co.	$239.99	$250.40	$333.16	$728.00
Tri-Towns VFD	$308.68	$403.34	$225.70	$479.00
Triune-Halleck VFD	$150.78	$24.69	$204.02	$481.00
Tunnelton VFD	$355.74	$326.28	$710.43	$756.96
Tygart Valley VFD	$1,184.15	$1,160.64	$1,508.51	$4,159.00
Tyler Mountain VFD	$784.66	$973.97	$1,160.50	$1,529.00
Union VFD	$211.14	$332.73	$386.95	$3,259.61
Upper Laurel Fire and Ambulance	$48,329.77	$18,455.19	$41,202.47	$52,189.16
DEPARTMENT	2003	2004	2005	2006

Premium History

DEPARTMENT	2003	2004	2005	2006
Upper Tract VFD	$220.94	$233.92	$277.85	$200.42
Upper West Fork VFD	$229.00	$566.70	$610.75	$1,052.00
Valley Grove VFD	$1,264.01	$1,828.83	$2,181.29	$1,815.00
Valley Head VFD	$240.00	$350.40	$587.96	$576.00
Valley VFD	$872.18	$1,359.81	$1,404.92	$2,710.00
Valley Volunteer FD	$390.66	$449.90	$500.58	$969.00
Van VFD	$100.00	$100.00	$125.00	$772.00
Verdunville VFD				
Vienna VFD	$719.76	$816.03	$750.31	$1,759.20
Wadestown Community VFD	$23.53	$188.95	$383.93	$403.00
Walkersville VFD	$667.44	$652.13	$801.30	$1,593.82
Wallace VFD	$260.13	$50.94	$151.64	$526.00
Walton VFD	$174.68	$720.16	$802.64	$1,095.50
War VFD	$634.16	$0.00	$0.00	$1,495.00
Warren District VFD	$193.91	$218.15	$224.19	$717.00
Washington Bottom VFD	$75.34	$100.00	$328.46	$850.00
Washington District VFD	$263.41	$373.71	$338.53	$945.84
Washington Lands VFD	$176.55	$124.26	$328.46	$472.00
Waverly VF Co.	$847.75	$1,785.97	$1,765.39	$2,071.50
Wayne VFD	$5,190.15	$3,874.95	$6,612.88	$10,548.60
Webster Springs VFD	$405.13	$317.78	$270.40	$783.13
Weirton City FD	$709.45	$204.75	$1,836.88	$5,852.65
Welch VFD	$293.30	$630.08	$228.82	$677.00
Wellsburg VFD	$1,142.67	$1,270.73	$805.67	$2,803.00
West Hamlin VFD	$633.50	$686.10	$958.76	$627.70
West Liberty VFD	$289.41	$378.08	$425.14	$889.00
West Milford VFD	$755.56	$584.19	$715.18	$439.00
West Side VFD	$300.00	$300.00	$375.00	$622.00
West Union VFD	$720.85	$215.00	$250.00	$360.00
Weston VFD	$242.64	$344.86	$570.65	$856.00
Westover VFD	$125.64	$124.39	$301.84	$91.00
Wharncliffe VFD	$554.44	$727.18	$0.00	$732.14
Wharton-Barrett VFD	$166.02	$183.96	$229.95	$512.00
Wheeling FD	$166,879.27	$187,635.54	$215,113.73	$64,801.96
White Sulphur Springs VFD	$156.05	$146.85	$11,455.19	$38,510.50
Whitesville VFD, Inc.	$10,455.78	$8,498.22	$24,715.99	$23,341.56
Whitmer VFD	$141.91	$329.19	$18.95	$413.00
Widen VFD, Inc.	-------	-------	-------	-------
Wilderness VFD	$249.85	$272.48	$285.59	$1,556.00
Wiley Ford FC, Inc.	$324.18	$439.55	$346.53	$797.42
Wileyville VFD, Inc.	$127.16	$113.16	$144.86	$423.90
Williamsburg VFD	$100.00	$100.00	$125.00	$491.00
Williamson FD	$36,988.60	$33,825.29	$37,738.29	$16,765.74
Williamstown VF Co.	$442.62	$428.51	$585.17	$1,459.00
Windsor Heights VFD	$74.77	$100.00	$125.00	$432.00
Winfield District VFD	$797.76	$977.29	$1,251.45	$2,607.00
Winfield VFD	$646.63	$837.28	$817.91	$1,988.00
Worthington VFD	$518.00	$732.67	$154.49	$1,073.00
Totals	**$3,722,614.76**	**$4,059,337.83**	**$5,096,758.91**	**$4,159,622.20**
Total Less Self-Insureds	**$2,853,430.36**	**$3,070,720.63**	**$3,974,024.60**	**$3,770,623.37**
Total Less S-I and City policies	**$297,389.98**	**$287,990.62**	**$541,219.97**	**$950,387.28**
DEPARTMENT	**2003**	**2004**	**2005**	**2006**

Premium History

DEPARTMENT	2007	2008 to date	Total
Adrian VFD	$1,303.00	$935.00	**$4,563.50**
Albright VFD	$731.00	$207.00	**$2,758.60**
Alderson VFD	$2,983.50	$4,343.00	**$18,176.48**
Alma VFD	$709.00	$436.00	**$5,623.65**
Alum Creek VFD	$1,050.00	$1,556.00	**$9,921.49**
Anawalt VFD	$324.00	$903.50	**$4,993.99**
Anmoore VFD	-------	-------	**$55,580.95**
Ansted Certified FD	$1,026.00	$435.50	**$7,017.36**
Anthony Creek VFD	$677.00	$498.10	**$3,518.48**
Armstrong Creek VFD	$1,234.00	$1,447.00	**$8,018.81**
Arnoldsburg VFD	$1,630.00	$1,265.00	**$4,672.40**
Athens VFD	$549.00	$1,589.00	**$13,322.37**
Augusta VFD	-------	-------	**$4,404.66**
Aurora VFD	$166.00	-------	**$1,362.00**
Back Creek Valley VFD	$2,910.00	$3,569.00	**$12,803.00**
Baisden VFD	$334.00	$563.00	**$2,919.04**
Baker Heights VF Co.	$1,971.00	$2,913.00	**$11,774.14**
Bakerton VFD, Inc.	$695.80	$517.20	**$1,962.00**
Ballard Vol. Fire and Rescue	$577.00	$291.75	**$2,451.75**
Bancroft VFD	$234.00	$832.00	**$5,326.21**
BANCS VFD	$577.00	$826.00	**$3,224.41**
Banks District VFD	$454.00	$948.00	**$4,032.97**
Barboursville VFD	$1,564.00	$2,174.00	**$12,773.14**
Barrackville VFD	$712.00	$654.00	**$3,990.07**
Bartow-Frank-Durbin VFD	$1,258.00	$797.00	**$4,999.87**
Baxter VFD	$731.00	$2,982.80	**$12,718.43**
Bayard VFD	$596.00	$479.00	**$2,837.44**
Beaver VFD	-$1,219.00	-------	**$25,843.19**
Beckley FD	$321,343.70	$129,996.55	**$5,472,928.90**
Bedington VFD	$3,962.00	$527.00	**$15,179.76**
Beech Bottom VFD	$543.20	-$325.20	**$4,886.95**
Beech Creek VFD	$444.00	$630.00	**$2,538.82**
Belington VFD	$470.00	$1,734.00	**$6,802.85**
Belle VFD	$609.00	$467.25	**$4,252.63**
Belmont VFD	$1,183.00	$645.40	**$4,708.76**
Benwood VFD	$562.00	$2,666.00	**$8,233.20**
Berkeley Springs Vol. Fire Co.	$179.00	-------	**$10,782.53**
Berwind VFD	$562.00	$823.00	**$3,112.32**
Bethany Pike VFD	-------	-------	**$2,959.40**
Bethany VFD	$403.00	$9,025.00	**$11,590.75**
Bethlehem VFD	$1,299.00	$1,119.60	**$6,891.11**
Beverly VFD	$4,402.00	$767.00	**$8,873.32**
Big Otter VFD	$2,125.00	-$428.00	**$4,659.77**
Big Wheeling Creek VFD	$477.40	$1,254.00	**$4,971.43**
Birch River VFD	$656.00	$575.00	**$4,499.98**
Blacksville VFD	$3,591.00	$663.00	**$6,415.19**
Blennerhassett VFD	$948.00	$874.00	**$6,911.71**
Blue Ridge Mountain VFD	$1,079.50	$1,542.00	**$6,012.30**
Bluefield FD	$103,315.17	$47,457.83	**$2,262,344.66**
Bluestone Valley VFD	$577.00	$575.00	**$3,568.00**
DEPARTMENT	**2007**	**2008 to date**	**Total**

Premium History

DEPARTMENT	2007	2008 to date	Total
Bluewell VFD	$619.00	$1,033.00	**$4,256.09**
Boggs Run VFD	$333.00	$701.00	**$2,651.42**
Boomer VFD	$807.00	$938.00	**$3,246.72**
Boothsville VFD	$937.60	$602.40	**$7,885.96**
Bradley-Prosperity VFD	$1,986.70	$774.70	**$61,259.58**
Bradshaw VFD	$392.00	$861.00	**$5,013.15**
Bramwell VFD	$324.00	$1,383.00	**$7,043.04**
Brenton VFD	$375.00	$560.00	**$3,023.78**
Bridgeport FD	$716.00	$700.00	**$73,030.62**
Brookhaven VFD	$911.00	$319.20	**$11,712.89**
Bruceton-Brandonville VFD	$1,422.00	$708.50	**$6,143.59**
Buckhannon VFD	$653.50	$606.00	**$5,991.98**
Buffalo Creek VFD	$335.00	$845.00	**$4,423.79**
Buffalo VFD	$595.00	$870.00	**$9,525.09**
Bunners Ridge VFD	$506.50	$351.50	**$2,862.86**
Burlington VFD, Inc.	$1,420.00	$3,859.00	**$12,764.36**
Burnsville VFD	$347.00	$721.00	**$2,887.62**
Cabin Creek VFD	$1,594.00	$871.80	**$14,815.72**
Cairo VFD, Inc.	$747.00	$1,176.00	**$3,875.94**
Cameron VFD	$1,629.00	$1,556.00	**$12,701.28**
Canaan Valley VFD	$696.00	$1,358.00	**$3,700.54**
Capon Bridge VFD	$1,260.00	$91.40	**$6,401.41**
Capon Springs VFD	$435.00	$968.00	**$5,433.99**
Capon Valley VFD	$863.00	$370.20	**$4,713.76**
Cass VFD	$702.00	$841.00	**$5,426.69**
Cedar Grove VFD	$27.00	$643.00	**$10,422.92**
Ceredo VFD	$967.00	$2,082.00	**$7,168.35**
Chapel VFD	$818.00	$47.50	**$2,181.46**
Chapmanville VFD	$15,639.40	$10,911.85	**$168,674.97**
Charleston FD	$143,216.65	$102,939.60	**$4,844,666.40**
Chattaroy VFD	$52.00	$488.00	**$5,519.12**
Cheat Lake VFD	$1,857.50	$1,087.50	**$8,738.07**
Chesapeake VFD	$8,370.60	$7,438.90	**$78,325.71**
Chester VFD	$15,086.86	$5,717.34	**$53,498.93**
Circleville VFD	$1,795.00	$389.00	**$6,331.55**
Citizens Fire Co.	-------	-------	**$6,768.48**
Clarksburg FD	$146,621.60	$144,426.75	**$3,145,914.22**
Clay VFD	$573.00	$300.50	**$2,468.57**
Clear Creek VFD	$1,175.00	$856.00	**$4,702.82**
Clearview VFD	-------	-------	**$5,426.39**
Clendenin VFD	$674.00	$733.00	**$4,198.32**
Clinton District VFD	$577.00	$725.50	**$3,899.94**
Clintonville VFD	$650.00	$589.50	**$3,466.70**
Clover-Roane VFD	$1,081.00	$1,273.00	**$7,563.95**
Coal City VFD	$3,196.00	-------	**$5,610.40**
Coal Mountain VFD	-------	-------	**$32,048.68**
Coal River VFD	-------	-------	**$8,077.27**
Coalton VFD	$353.20	$612.80	**$2,547.13**
Coalwood/Caretta VFD	$282.00	$501.00	**$2,880.37**
Colliers VFD	$488.00	$1,182.00	**$3,768.00**
DEPARTMENT	**2007**	**2008 to date**	**Total**

Premium History

DEPARTMENT	2007	2008 to date	Total
Cool Springs VFD	$1,068.40	$1,024.90	**$9,624.16**
Cora VFD	-------	-------	**$0.00**
Cottageville VFD	-------	-------	**$8,667.05**
Cowen VFD	$1,055.40	$489.40	**$8,070.28**
Craigsville-Beaver-Cottle VFD	-------	$997.00	**$12,747.74**
Culloden VFD	$437.00	$673.00	**$6,088.02**
Cyclone VFD	$597.00	-------	**$4,263.44**
Dallas VFD	$746.00	-------	**$3,994.37**
Danese VFD	$1,261.00	$130.00	**$4,986.10**
Danville VFD	$369.00	$2,927.00	**$9,846.16**
Davis Creek-Ruthdale VFD	$362.00	$577.00	**$4,180.17**
Davis VFD	$359.00	$609.00	**$4,801.66**
Davy VFD	$288.00	$861.00	**$3,060.06**
Deerwalk VFD	$661.00	$1,316.00	**$6,134.15**
Delbarton VFD	$500.50	$598.00	**$3,289.23**
Diana VFD	$821.00	$1,144.00	**$3,430.00**
Dunbar VFD	$89,869.50	$32,579.25	**$1,558,681.86**
Dunlow VFD	$15,910.00	$3,063.00	**$67,484.09**
Duval District VFD	$516.00	$826.00	**$6,516.46**
East Bank VFD	-------	-------	**$7,789.37**
East Fork VFD	$305.00	$572.00	**$2,305.11**
East Lynn VFD	$354.00	$593.00	**$2,853.32**
East River VFD	-------	-------	**$4,055.13**
East Wood VFD	$2,012.00	$2,833.00	**$14,200.68**
Eleanor VFD	$430.00	$1,376.00	**$6,530.82**
Elizabeth-Wirt VFD	$1,577.00	$2,341.00	**$12,002.34**
Elk District VFC	$725.00	$1,473.00	**$3,903.76**
Elkins FD	$148,923.50	$20,843.49	**$310,750.01**
Ellamore VFD	$340.00	$611.00	**$2,655.61**
Ellenboro VFD	$575.00	$115.00	**$2,913.27**
Erbacon VFD	$452.00	$689.00	**$2,731.97**
Fairlea VFD	$1,793.00	-------	**$6,280.51**
Fairmont FD	$33,377.49	$27,844.13	**$726,708.35**
Fairview VF Co.	$1,256.00	$1,807.00	**$8,212.98**
Farmington VFD	$656.00	$826.00	**$4,711.44**
Fayetteville FD	$162.00	$3,238.00	**$14,237.94**
Fellowsville VFD	$426.00	$682.00	**$3,556.53**
Fish Creek VFD	$574.00	-------	**$2,142.37**
Flatrock VFD	$1,092.00	$161.00	**$3,322.18**
Flatwoods Community VFD	$606.60	$129.80	**$1,482.31**
Flemington VFD	$642.00	$80.00	**$2,699.58**
Follansbee VFD	$1,178.50	$449.00	**$6,336.50**
Folsom VFD	$739.00	$566.00	**$3,202.37**
Forest Hill VFD, Inc.	$846.00	-$128.00	**$4,134.06**
Fork Ridge VFD	$6,713.40	-$303.00	**$14,415.39**
Fort Ashby VF Co., Inc.	$633.00	$753.00	**$6,148.21**
Fort Gay VFD	$1,027.00	-------	**$15,469.24**
Fountain VF Co.	$1,335.50	$526.00	**$5,603.45**
Frame VFD, Inc.	$398.20	$2,150.80	**$4,223.55**
Frametown VFD	$1,101.00	$1,282.00	**$7,252.89**
DEPARTMENT	**2007**	**2008 to date**	**Total**

Premium History

DEPARTMENT	2007	2008 to date	Total
Frankford VFD, Inc.	-------	-------	**$5,004.90**
Franklin Community VFD	$1,552.00	$1,223.50	**$5,971.91**
Franklin VFD	$3,282.00	$1,148.00	**$14,151.91**
Friendship VFD	$1,021.40	$1,616.60	**$17,149.77**
Frost VFD	$577.00	$826.00	**$2,891.56**
Gandeeville-Harmony VFD	$627.00	$497.00	**$4,999.21**
Gary VFD	$505.00	-------	**$1,460.00**
Gassaway VFD	$1,017.00	-$133.00	**$10,129.12**
Gauley Bridge VFD	$1,570.00	$4,878.00	**$9,357.28**
Gauley River VFD	$635.00	$242.75	**$3,331.57**
Ghent Area VFD	$8,667.00	$11,827.00	**$85,880.83**
Gilbert VFD	$4,301.00	$4,618.50	**$12,024.40**
Gilmer VFD	$2,591.00	$3,228.00	**$13,474.74**
Glasgow VFD	$861.40	$24,134.00	**$30,815.76**
Glen Dale VFD	$44,834.37	$10,776.28	**$348,456.04**
Grafton VFD	$56,293.40	$25,397.60	**$764,939.22**
Grandview VFD, Inc.	$392.40	$831.60	**$5,892.39**
Grant Town VFD	$1,135.77	$568	**$6,095.97**
Grantsville VFD	$1,522.50	$639.50	**$5,187.29**
Granville VFD	$2,399.40	$2,661.60	**$13,235.33**
Great Cacapon VF Co.	$314.00	$800.00	**$5,359.25**
Green Sulphur District VFD & Rescue	$0.00	$0.00	**$2,092.55**
Green Valley VFD	$1,169.00	$1,233.00	**$5,809.50**
Green Valley/Glenwood VFD	957.8	1174.11	**$12,134.57**
Greenbrier Valley Rural VFD	$2,555.00	$419.00	**$9,553.03**
Greenwood VFD	$635.00	$359.50	**$2,669.22**
Guyan River VFD	$203.00	$467.00	**$3,768.90**
Hacker Valley VFD	$109.56	$0.00	**$1,262.57**
Hamlin VFD	$2,064.50	$583.00	**$6,374.51**
Handley VFD	$234.00	$714.00	**$6,041.50**
Hanover VFD	$1,567.00	$5,583.00	**$11,318.54**
Harman VFD	$568.00	$1,974.00	**$3,604.12**
Harrisville VFD	$653.00	$723.00	**$3,014.40**
Harts VFD	$405.00	$588.00	**$1,359.00**
Hedgesville VFD	$7,433.00	$12,246.00	**$35,816.12**
Henlawson VFD	-------	-------	**$0.00**
Hillsboro VFD	$573.00	$336.25	**$3,234.09**
Hinton VFD	$26,785.00	$5,844.25	**$374,985.93**
Hookersville-Muddlety VFD	$471.00	$32.75	**$2,783.19**
Hooverson Heights VFD	-------	-------	**$12,759.94**
Hundred VFD	$687.00	$2,465.00	**$4,619.63**
Huntington FD	$67,063.03	$53,908.95	**$1,992,059.85**
Hurricane VFD	$1,767.00	$1,934.00	**$14,756.84**
Huttonsville-Mill Creek VFD	$667.00	$750.00	**$6,424.52**
Iaeger VFD	$3,662.00	$847.50	**$57,907.48**
Independent Fire Co	$9,199.00	$1,044.00	**$41,860.68**
Institute VFD	$521.00	$1,880.70	**$4,059.37**
Jacksonburg VFD	-------	-------	**$1,550.61**
Jackson's Mill VFD	$474.00	$928.00	**$6,760.09**
Jane Lew VFD	$2,486.00	$2,587.00	**$10,908.56**
DEPARTMENT	**2007**	**2008 to date**	**Total**

Premium History

DEPARTMENT	2007	2008 to date	Total
Jefferson VFD	$675.00	$1,030.50	**$6,357.65**
Johnstown VFD, Inc.	$510.00	$574.00	**$2,542.00**
Jumping Branch-Nimitz VFD	$0.00	-------	**$1,709.88**
Junior VFD	$798.00	$32.00	**$2,739.45**
Kenova FD	$4,643.00	$3,241.00	**$45,853.35**
Kenova VFD, Inc.	$4,643.00	$3,241.00	**$45,853.35**
Kermit VFD	$867.00	-------	**$5,487.09**
Keslers-Cross Lanes VFD	$643.00	$644.00	**$3,043.51**
Keyser VFD, Inc.	$2,123.50	$2,924.00	**$14,699.19**
Keystone VFD	$1,960.00	$1,564.00	**$113,221.91**
Kimball VFD	$311.00	$566.00	**$3,575.87**
Kingwood VFD	$1,730.00	$438.25	**$8,036.56**
Lake VFD			**$0.00**
Lakewood VFD	$434.50	$1,630.00	**$4,041.90**
Lavalette VFD	$1,966.00	$3,917.00	**$23,104.18**
Lawrenceville VFD	$334.00	$477.00	**$5,044.13**
Leading Creek VFD	$2,013.00	$4,827.00	**$9,903.82**
Lenore VFD	$374.00	$2,385.00	**$3,770.25**
Leon VFD, Inc.	$824.00	$971.00	**$3,959.94**
Lester VFD, Inc.	$2,643.00	$2,556.00	**$23,862.95**
Levels VFD	$1,653.00	$783.00	**$4,870.87**
Lewisburg VFD	$51,531.91	$29,628.09	**$693,333.80**
Limestone VFD	$561.00	$251.50	**$3,142.14**
Lindside VFD	$655.00	$588.00	**$3,850.56**
Lizemore (So. Clay Co.) VFD	$574.00	-------	**$1,875.02**
Logan County VFD #2	$51,129.50	$14,903.00	**$93,749.52**
Logan FD	$55,231.50	$17,127.00	**$678,311.91**
Lost Creek VFD	$379.00	$576.00	**$3,783.67**
Loudendale VFD	$876.00	$875.00	**$3,446.95**
Loup Creek VFD	$193.00	$458.00	**$4,502.72**
Lubeck VFD	$1,917.00	$1,672.00	**$33,110.00**
Lumberport VFD	$857.00	$1,266.00	**$14,364.56**
Mabscott VFD	$6,515.60	$6,299.90	**$125,966.88**
Madison Fire And Rescue	$676.00	$1,385.00	**$9,108.20**
Main Harts Creek VFD			**$0.00**
Main Island Creek VFD	-------	-------	**$0.00**
Malden VFD	$1,476.00	$1,499.00	**$6,463.66**
Mannington VFD	$18,784.50	$18,868.16	**$235,714.22**
Marlinton VFD	$1,158.00	$2,679.75	**$6,924.98**
Marmet VFD	$339.00	$2,132.00	**$29,505.83**
Martinsburg FD	$169,316.00	$209,552.00	**$2,927,796.54**
Mason VFD	$323.00	$649.00	**$3,386.23**
Masontown VFD	$632.00	$111.75	**$3,601.21**
Matewan VFD	$1,813.50	$1,935.50	**$43,990.79**
Mathias Baker VFD	$525.00	$553.00	**$4,928.71**
Matoaka VFD	$426.00	$1,304.00	**$3,565.86**
Maysville VFD	$722.00	$3,762.00	**$8,496.76**
McClellan District VFD	$2,402.00	$884.00	**$5,258.61**
McDowell VFD	-------	-------	**$2,580.02**
McKinleyville VFD	$324.00	$524.00	**$3,525.19**
DEPARTMENT	**2007**	**2008 to date**	**Total**

Premium History

DEPARTMENT	2007	2008 to date	Total
McMechen VFD	$974.00	$332.00	**$3,042.55**
Meadow Bridge VFD	$611.00	$173.75	**$5,269.66**
Middlebourne/Tyler VFD	$709.00	$453.00	**$4,186.64**
Midway VFD	$233.00	$300.00	**$4,872.06**
Milton VFD	$4,226.00	$4,818.00	**$14,856.06**
Mineral Wells VFD	$6,771.00	($2,242.00)	**$8,576.88**
Monongah VFD	$487.00	$1,205.00	**$8,382.23**
Montcalm VFD	$702.00	$516.00	**$6,960.86**
Montgomery FD	$2,107.00	$4,611.00	**$14,631.72**
Moorefield VFC	$3,781.00	-------	**$18,058.82**
Morgantown FD	$180,433.20	$94,350.05	**$3,268,980.78**
Morrisvale VFD	$543.00	$557.90	**$4,185.51**
Moundsville City FD	$1,362.00	$1,914.00	**$8,200.34**
Moundsville VFD			**$0.00**
Mount Grove VFD	$790.00	-------	**$3,336.92**
Mount Hope FD	$2,418.50	$1,394.00	**$7,481.59**
Mount Olivet VFD	$257.00	$345.00	**$2,209.28**
Mount Storm VFC, Inc	$3,390.00	$2,019.20	**$9,034.40**
Mozart VFD	$575.00	-------	**$4,132.54**
Mt Clare VFD	$1,196.00	$1,291.00	**$3,967.00**
Mud River VFD	-------	-------	**$2,587.35**
Mullens VFD, Inc	$350.00	$624.00	**$4,724.14**
Nettie VFD	$42.00	$2,433.00	**$8,941.59**
New Creek VFD	$1,417.50	$1,872.00	**$7,295.59**
New Cumberland VFD	$961.00	$993.00	**$2,297.00**
New Haven and Community VFD	$1,458.00	$425.00	**$7,215.30**
New Manchester VFD	$2,559.00	$1,840.00	**$7,810.59**
New Martinsville VFD	$20,479.00	$21,415.00	**$135,817.94**
Newburg VFD	$828.00	$604.00	**$4,334.22**
Newell VFD	$254.00	$1,253.00	**$5,930.23**
Newton VFD	$920.00	$1,156.00	**$6,183.21**
Nitro FD	$126,827.90	$49,132.85	**$340,298.91**
North River Valley VFCo	$13.00	-------	**$1,769.72**
Northfork VFD	$645.00	$403.50	**$2,816.67**
Nuttall FD	$630.00	$786.00	**$5,970.44**
Nutter Fort VFD	$2,125.60	$1,119.40	**$14,758.51**
Oak Hill FD	$1,065.40	$939.90	**$17,821.66**
Oakland District VFD	-------	-------	**$5,073.07**
Oakvale VFD	-------	-------	**$3,691.69**
Oceana VFD	$2,293.00	$1,089.00	**$6,076.51**
Ohio River Road VFD	$870.00	$1,699.00	**$11,248.85**
Ona VFD	$1,441.50	$412.50	**$6,782.67**
Paden City VFCo	$2,582.00	$1,144.50	**$10,498.85**
Panther VFD	$551.00	$701.00	**$3,213.20**
Parkersburg FD	$57,937.33	$36,056.99	**$1,371,006.79**
Parsons VFD	$879.00	$572.00	**$4,858.16**
Patterson Creek VFD	$485.00	$577.00	**$2,761.20**
Paw Paw VFCo, Inc	$1,182.00	$404.00	**$4,703.33**
Pax VFD	$1,286.00	$171.00	**$4,470.78**
Pennsboro VFD	$618.00	$430.50	**$3,502.80**
DEPARTMENT	**2007**	**2008 to date**	**Total**

Premium History

DEPARTMENT	2007	2008 to date	Total
Petersburg VFD	$394.00	$5,504.00	**$9,279.13**
Peterstown Vol Fire & Rescue	$2,171.00	$813.90	**$23,324.40**
Philippi VFD	$664.00	$1,791.00	**$7,391.65**
Pickens VFD	$586.00	$413.00	**$3,801.25**
Pinch VFD	$438.00	$1,120.00	**$6,371.59**
Pine Grove VFD	$298.00	$652.00	**$4,682.66**
Pineville (Wyoming Co) VFD	$425.00	$452.41	**$3,317.42**
Pipestem VFD	$625.00	$516.75	**$4,587.56**
Poca VFD	$513.00	$1,507.00	**$8,586.05**
Point Pleasant VFD	$1,855.00	$2,427.56	**$13,992.82**
Pond Creek VFD	$288.00	$2,081.00	**$6,880.16**
Pratt VFD	-------	-------	**$6,305.67**
Pricetown VFD	$417.00	$946.51	**$4,809.94**
Prichard VFD	$749.00	$3,448.00	**$25,775.57**
Princeton FD	$70,725.10	$61,278.40	**$1,274,873.94**
Quinwood VFD	$441.00	$1,116.00	**$4,947.86**
Racine VFD	$437.00	$1,024.00	**$29,324.77**
Rainelle VFD	$509.00	$2,755.00	**$11,077.54**
Rand VFD	$2,501.40	($805.00)	**$3,701.36**
Ravenswood VFD	$840.00	$1,170.00	**$12,810.25**
Raysal VFD	$897.00	-------	**$2,441.48**
Reader VFD	$567.00	$754.00	**$3,389.32**
Reedsville VFD	$873.00	$1,152.00	**$5,835.95**
Reedy VFD	$696.80	$471.20	**$5,017.59**
Renick VFD	$757.00	$571.50	**$3,297.10**
Reynoldsville VFD	$529.00	$698.00	**$4,034.50**
Rhodell VFD	$431.50	$431.50	**$2,045.70**
Richwood VFD	$832.00	$693.50	**$3,895.19**
Ridgeley VFD	-------	-------	**$3,647.36**
Ripley VFD	-------	-------	**$16,925.67**
River Road VFD	$1,976.00	$2,611.00	**$9,641.44**
Rivesville VFD	$4,121.00	$4,871.00	**$78,701.10**
Roberts Ridge VFD	-------	-------	**$3,227.91**
Roderfield VFD	-------	-------	**$146.00**
Romney VFD	$786.50	$2,272.00	**$6,157.57**
Ronceverte VFD	$1,193.00	$2,154.00	**$32,259.13**
Rowlesburg VFD	$810.40	-------	**$2,292.50**
Rt. 34 VFD	$433.00	$840.00	**$4,006.14**
Rupert VFD, Inc	$453.00	$824.00	**$3,073.02**
Saint Albans FD	$108,340.50	$127,925.50	**$2,210,419.01**
Saint Joseph VFD	$7,631.00	-------	**$20,028.62**
Saint Marys VFD, Inc	$1,791.00	$151.00	**$5,213.56**
Salem VFD	$8,489.00	$1,563.40	**$60,342.59**
Salt Rock VFD	$577.00	$630.00	**$3,687.26**
Scotts Run VFD	$1,056.50	$1,922.50	**$4,743.56**
Selbyville VFD	-------	-------	**$2,404.41**
Seneca Rocks VFD	$515.00	$717.00	**$4,013.45**
Servia VFD	$394.50	$573.00	**$2,389.28**
Sharples VFD	-------	-------	**$0.00**
Shavers Fork Fire Rescue	-------	-------	**$20,805.20**
DEPARTMENT	**2007**	**2008 to date**	**Total**

Premium History

DEPARTMENT	2007	2008 to date	Total
Shepherdstown VFD	$2,927.00	($26.00)	**$46,030.00**
Sherrard VFD	$261.00	$314.00	**$6,022.37**
Shinnston VFD, Inc.	$912.00	$1,299.00	**$11,124.61**
Shirley VFD	$995.00	$2,319.00	**$5,085.47**
Short Creek VFD, Inc.	-------	-------	**$2,576.60**
Short Gap VFD	$2,470.00	$1,913.00	**$10,220.59**
Silver Hill VFD	$577.00	-------	**$3,086.87**
Silverton VFD	$1,097.40	$549.40	**$8,767.31**
Sissonville VFD	$2,291.00	$66.00	**$8,450.65**
Sistersville VFD	$597.00	$820.00	**$2,986.63**
Slanesville VFD	$604.00	$577.00	**$5,293.53**
Smithburg VFD	$584.00	$1,375.00	**$6,610.87**
Smithers VFD, Inc.	-------	-------	**$6,536.53**
Smithfield VFD	$575.00	$824.00	**$3,671.37**
Smithville VFD	-------	-------	**$2,638.66**
Smoot VFD	$534.00	$469.00	**$4,100.11**
So. Jackson Co. (Kenna) VFD	$573.00	$2,801.00	**$5,204.29**
Sophia Area VFD	$716.00	$1,536.00	**$27,856.35**
South Berkeley VFD	$1,932.00	$2,261.00	**$13,382.59**
South Charleston FD	$340,765.27	$208,819.06	**$4,835,499.67**
South Fork VFD	$1,307.20	$838.00	**$3,934.85**
South Morgan VFD	$1,269.00	$1,807.00	**$7,935.45**
Spelter VFD	$661.00	$582.00	**$3,307.79**
Spencer-Roane VFD	$2,145.00	$1,636.00	**$7,427.75**
Springfield Valley VFD	-------	-------	**$2,091.31**
Spruce River VFD	$536.00	$915.00	**$2,448.90**
Star City VFD	$2,652.20	$1,535.70	**$7,877.48**
Stone Church VFD	$575.00	$2,226.00	**$4,447.71**
Stonewood VFD	$1,297.50	$1,559.00	**$17,235.00**
Summers Co. VFD	$393.50	$523.00	**$7,196.40**
Summersville FD	$1,582.00	$925.00	**$8,499.07**
Summit Park VFD	-------	-------	**$2,320.48**
Sutton VFD	$683.00	$1,785.00	**$12,872.28**
Teays Valley VFD	$1,042.00	$770.40	**$13,468.73**
Terra Alta VFD	$403.00	$595.00	**$3,216.57**
Thomas VFD	$1,367.20	$1,123.60	**$5,834.17**
Thornton VFD	$730.50	$186.25	**$2,400.56**
Tornado VFD	$300.00	$569.00	**$3,131.40**
Town of Man VFD	$575.00	$573.00	**$2,663.76**
Town of Sophia VFD	-------	-------	**$4,018.65**
Trap Hill VFD	$347.00	-------	**$38,803.80**
Triadelphia VFD	$285.00	$836.00	**$17,842.44**
Tri-County VF Co.	$487.00	$902.00	**$4,740.88**
Tri-Towns VFD	$1,727.50	$342.50	**$4,843.33**
Triune-Halleck VFD	$903.00	$3,697.40	**$7,729.32**
Tunnelton VFD	$643.20	$1,741.30	**$6,150.57**
Tygart Valley VFD	$202.00	($851.00)	**$15,108.16**
Tyler Mountain VFD	$2,492.00	$2,067.00	**$15,546.16**
Union VFD	$1,714.00	$2,159.00	**$9,667.76**
Upper Laurel Fire and Ambulance	$43,207.44	$43,847.00	**$363,259.18**
DEPARTMENT	**2007**	**2008 to date**	**Total**

Premium History

DEPARTMENT	2007	2008 to date	Total
Upper Tract VFD	$264.00	-------	**$3,097.69**
Upper West Fork VFD	$1,486.00	$0.00	**$6,573.76**
Valley Grove VFD	-------	-------	**$11,406.25**
Valley Head VFD	$819.00	$826.00	**$5,764.86**
Valley VFD	$272.00	$1,397.00	**$14,461.04**
Valley Volunteer FD	-------	$1,167.00	**$5,195.76**
Van VFD	$420.00	$4,444.00	**$8,539.65**
Verdunville VFD			**$0.00**
Vienna VFD	$1,732.00	$1,220.20	**$11,464.47**
Wadestown Community VFD	$1,679.00	$1,011.00	**$4,868.85**
Walkersville VFD	$1,229.00	$784.00	**$9,788.38**
Wallace VFD	$352.00	$1,112.00	**$3,548.70**
Walton VFD	$1,617.00	$468.50	**$6,340.57**
War VFD	$360.00	($26.10)	**$5,231.54**
Warren District VFD	$320.00	$595.00	**$3,457.94**
Washington Bottom VFD	$958.02	$409.98	**$3,709.56**
Washington District VFD	$711.00	$272.00	**$4,684.86**
Washington Lands VFD	$483.50	$773.50	**$3,224.45**
Waverly VF Co.	$654.50	$2,905.40	**$15,401.65**
Wayne VFD	$3,935.10	$6,621.90	**$61,134.15**
Webster Springs VFD	$309.00	$784.00	**$5,107.43**
Weirton City FD	$7,038.00	$6,401.00	**$32,452.78**
Welch VFD	$335.00	$706.00	**$24,504.65**
Wellsburg VFD	$1,726.00	$2,054.00	**$22,274.67**
West Hamlin VFD	$534.30	$1,683.00	**$7,959.38**
West Liberty VFD	$415.00	$630.00	**$5,013.50**
West Milford VFD	$349.00	$574.00	**$7,126.64**
West Side VFD	$658.50	$336.50	**$4,369.68**
West Union VFD	$360.00	$722.00	**$3,691.15**
Weston VFD	$1,467.00	$2,587.00	**$7,084.52**
Westover VFD	-------	-------	**$1,730.76**
Wharncliffe VFD	$623.50	($190.00)	**$4,042.27**
Wharton-Barrett VFD	$336.00	$577.00	**$3,232.39**
Wheeling FD	$63,087.59	$39,212.72	**$1,889,315.07**
White Sulphur Springs VFD	$26,929.21	$9,832.79	**$128,744.93**
Whitesville VFD, Inc.	$27,468.00	$32,888.00	**$189,542.32**
Whitmer VFD	$1,050.00	$928.00	**$4,294.40**
Widen VFD, Inc.	-------	-------	**$389.09**
Wilderness VFD	($453.00)	$738.00	**$3,869.68**
Wiley Ford FC, Inc.	$697.00	$1,207.00	**$6,069.55**
Wileyville VFD, Inc.	$954.00	$1,577.00	**$4,261.31**
Williamsburg VFD	$384.00	$694.00	**$3,195.36**
Williamson FD	$15,765.00	$22,047.50	**$583,835.15**
Williamstown VF Co.	$1,003.00	$951.00	**$9,958.62**
Windsor Heights VFD	$1,043.00	$513.00	**$3,376.94**
Winfield District VFD	$3,053.00	($183.00)	**$11,079.83**
Winfield VFD	$2,468.00	$1,409.00	**$11,444.25**
Worthington VFD	-------	-------	**$5,579.07**
Totals	**$3,101,299.67**	**$2,134,570.00**	**$47,247,686.23**
Total Less Self-Insureds	**$2,736,617.58**	**$1,874,607.61**	**$36,423,929.77**
Total Less S-I and City policies	**$911,676.76**	**$660,167.10**	**$5,425,030.29**
DEPARTMENT	**2007**	**2008 to date**	**Total**

Time Series Data

All Departments

All Data *(Contiguous to '05)*	Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:
1995	$420,637.55	$394,569.80	$6,176.74	$9,793.96	$0.00	$831,178.05
1996	$436,275.87	$471,020.37	$24,782.23	$1,627.25	$0.00	$933,714.72
1997	$526,653.78	$650,485.69	$54,750.87	$2,372.18	$0.00	$1,234,042.85
1998	$435,679.51	$499,805.19	$27,858.30	$782.15	$0.00	$963,778.32
1999	$411,005.03	$506,183.60	$8,132.39	$1,265.45	$0.00	$926,586.47
2000	$1,654,852.00	$1,120,180.18	$114,063.28	$2,621.48	$0.00	$2,891,241.94
2001	$842,312.73	$941,363.05	$66,484.64	$2,009.45	$0.00	$1,852,565.81
2002	$1,116,400.10	$506,862.21	$58,066.96	$719.38	$0.00	$1,682,049.37
2003	$498,642.94	$559,824.63	$34,686.27	$105.00	$0.00	$1,093,258.84
2004	$349,502.27	$264,243.54	$2,523.75	$118.81	$0.00	$615,944.63
2005	$359,008.16	$165,090.28	$1,628.90	$1,352.10	($5,114.22)	$521,965.22
2006	$249,422.94	$112,800.84	$0.00	$4,164.42	($16,666.67)	$349,721.53
2007	$384,541.54	$235,592.88	$0.00	$2,530.22	$0.00	$622,664.64
2008*	$77,264.13	$13,513.70	$0.00	$1,204.58	$0.00	$91,982.41
**To September*	**$7,762,198.55**	**$6,441,535.96**	**$399,154.33**	**$30,666.43**	**($21,780.89)**	**$14,610,694.80**
	53.13%	***44.09%***	***2.73%***	***0.21%***	***-0.15%***	

All Data *(Contiguous to '05)*	Claim Counts	Average Cost	Claim year to total
1995	376	$2,210.58	5.69%
1996	359	$2,600.88	6.39%
1997	319	$3,868.47	8.45%
1998	322	$2,993.10	6.60%
1999	357	$2,595.48	6.34%
2000	307	$9,417.73	19.79%
2001	367	$5,047.86	12.68%
2002	290	$5,800.17	11.51%
2003	336	$3,253.75	7.48%
2004	292	$2,109.40	4.22%
2005	326	$1,601.12	3.57%
2006	248	$1,410.17	2.39%
2007	290	$2,147.12	4.26%
2008*	174	$528.63	0.63%
**To September*	**4,363**	**$3,348.77**	**100.00%**

All Departments (excluding Self-Insureds)

All Insured Data (*excl. Self-Ins*)	Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:
1995	$392,437.14	$323,355.54	$800.24	$9,358.41	$0.00	$725,951.33
1996	$411,583.11	$324,739.93	$23,247.23	$647.75	$0.00	$760,218.02
1997	$494,601.61	$496,753.37	$54,230.65	$2,372.18	$0.00	$1,047,738.14
1998	$416,531.60	$396,480.94	$27,408.30	$470.90	$0.00	$840,544.91
1999	$384,922.93	$382,798.44	$8,132.39	$1,075.35	$0.00	$776,929.11
2000	$1,568,039.38	$998,438.70	$114,063.28	$1,798.33	$0.00	$2,682,339.69
2001	$815,461.89	$745,694.66	$47,535.45	$1,652.55	$0.00	$1,610,740.49
2002	$1,101,423.44	$416,119.71	$58,066.96	$598.13	$0.00	$1,576,208.96
2003	$478,808.88	$521,368.41	$34,686.27	$105.00	$0.00	$1,034,968.56
2004	$346,822.62	$227,620.05	$2,523.75	$118.81	$0.00	$576,641.49
2005	$359,008.16	$159,053.96	$1,628.90	$1,352.10	($5,114.22)	$515,928.90
2006	$249,422.94	$94,447.37	$0.00	$4,164.42	($16,666.67)	$331,368.06
2007	$384,541.54	$185,778.51	$0.00	$2,530.22	$0.00	$572,850.27
2008*	$77,264.13	$6,152.03	$0.00	$1,204.58	$0.00	$84,620.74
**To September*	**$7,480,869.37**	**$5,278,801.62**	**$372,323.42**	**$27,448.73**	**($21,780.89)**	**$13,137,048.67**
(Contiguous to 2005)	***56.94%***	***40.18%***	***2.83%***	***0.21%***	***-0.17%***	

All Insured Data (*excl. Self-Ins*)	Claim Counts	Average Cost	Claim year to total
1995	331	$2,193.21	5.53%
1996	315	$2,413.39	5.79%
1997	281	$3,728.61	7.98%
1998	282	$2,980.66	6.40%
1999	301	$2,581.16	5.91%
2000	263	$10,199.01	20.42%
2001	325	$4,956.12	12.26%
2002	251	$6,279.72	12.00%
2003	289	$3,581.21	7.88%
2004	252	$2,288.26	4.39%
2005	293	$1,760.85	3.93%
2006	198	$1,673.58	2.52%
2007	240	$2,386.88	4.36%
2008*	144	$587.64	0.64%
**To September*	**3,765**	**$3,489.26**	**100.00%**
(Contiguous to 2005)			

Self-Insured Departments Only-Contiguous

All Self-Ins Data only	Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:
1995	$28,200.41	$71,214.26	$5,376.50	$435.55	$0.00	$105,226.72
1996	$24,692.76	$146,280.44	$1,535.00	$979.50	$0.00	$173,496.70
1997	$32,052.17	$153,732.32	$520.22	$0.00	$0.00	$186,304.71
1998	$19,147.91	$103,324.25	$450.00	$311.25	$0.00	$123,233.41
1999	$26,082.10	$123,385.16	$0.00	$190.10	$0.00	$149,657.36
2000	$86,812.62	$121,741.48	$0.00	$823.15	$0.00	$208,902.25
2001	$26,850.84	$195,668.39	$18,949.19	$356.90	$0.00	$241,825.32
2002	$14,976.66	$90,742.50	$0.00	$121.25	$0.00	$105,840.41
2003	$19,834.06	$38,456.22	$0.00	$0.00	$0.00	$58,290.28
2004	$2,679.65	$36,623.49	$0.00	$0.00	$0.00	$39,303.14
2005	$0.00	$6,036.32	$0.00	$0.00	$0.00	$6,036.32
2006	$0.00	$18,353.47	$0.00	$0.00	$0.00	$18,353.47
2007	$0.00	$49,814.37	$0.00	$0.00	$0.00	$49,814.37
2008*	$0.00	$7,361.67	$0.00	$0.00	$0.00	$7,361.67
**To September*	**$281,329.18**	**$1,162,734.34**	**$26,830.91**	**$3,217.70**	**$0.00**	**$1,473,646.13**
CONTIGUOUS DATA	***19.09%***	***78.90%***	***1.82%***	***0.22%***	***0.00%***	

All Self-Ins Data only	Claim Counts	Average Cost	Claim year to total
1995	45	$2,338.37	7.14%
1996	44	$3,943.11	11.77%
1997	38	$4,902.76	12.64%
1998	40	$3,080.84	8.36%
1999	56	$2,672.45	10.16%
2000	44	$4,747.78	14.18%
2001	42	$5,757.75	16.41%
2002	39	$2,713.86	7.18%
2003	47	$1,240.22	3.96%
2004	40	$982.58	2.67%
2005	33	$182.92	0.41%
2006	50	$367.07	1.25%
2007	50	$996.29	3.38%
2008*	30	$245.39	0.50%
**To September*	**598**	**$2,464.29**	**100.00%**

Paid Departments Only

Paid Depts only (all years)	Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:
1995	$12,613.01	$27,436.01	$0.00	$212.00	$0.00	$40,261.02
1996	$15,755.19	$25,851.72	$920.00	$35.25	$0.00	$42,562.16
1997	$54,283.73	$113,093.20	$2,640.00	$15.00	$0.00	$170,031.93
1998	$48,201.99	$34,335.85	$750.00	$374.65	$0.00	$83,662.49
1999	$18,423.23	$17,272.15	$1,351.88	$0.00	$0.00	$37,047.26
2000	$43,136.19	$302,512.31	$9,443.00	$972.80	$0.00	$356,064.30
2001	$117,563.76	$183,993.62	$10,372.20	$0.00	$0.00	$312,325.52
2002	$73,811.27	$113,929.13	$10,564.38	$0.00	$0.00	$198,304.78
2003	$165,192.50	$163,061.96	$19,110.18	$0.00	$0.00	$347,364.64
2004	$10,474.97	$710.13	$0.00	$0.00	$0.00	$11,185.10
2005	$8,338.48	$0.00	$0.00	$0.00	$0.00	$8,338.48
2006	$1,051.20	$0.00	$0.00	$0.00	$0.00	$1,051.20
2007	$339.10	$0.00	$0.00	$0.00	$0.00	$339.10
(Contiguous to 2005)	**$569,184.62**	**$982,196.08**	**$55,151.64**	**$1,609.70**	**$0.00**	**$1,608,537.98**
	35.39%	***61.06%***	***3.43%***	***0.10%***	***0.00%***	

Paid Depts only (all years)	Claim Counts	Average Cost	Claim year to total
1995	19	$2,119.00	2.50%
1996	28	$1,520.08	2.65%
1997	17	$10,001.88	10.57%
1998	22	$3,802.84	5.20%
1999	24	$1,543.64	2.30%
2000	34	$10,472.48	22.14%
2001	47	$6,645.22	19.42%
2002	22	$9,013.85	12.33%
2003	22	$15,789.30	21.60%
2004	19	$588.69	0.70%
2005	15	$555.90	0.52%
2006	3	$350.40	0.07%
2007	2	$169.55	0.02%
(Contiguous to 2005)	**274**	**$5,870.58**	**100.00%**

Partially Paid Departments Only

Partial Pd Depts only (all years)	Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:
1995	$24,807.84	$30,392.98	$0.00	$877.50	$0.00	$56,078.32
1996	$123,871.45	$130,352.50	$9,527.43	$0.00	$0.00	$263,751.38
1997	$25,723.19	$84,424.85	$7,776.02	$1,170.69	$0.00	$119,094.75
1998	$19,284.71	$20,288.18	$555.96	$0.00	$0.00	$40,128.85
1999	$44,592.28	$81,605.79	$0.00	$139.25	$0.00	$126,337.32
2000	$20,897.33	$16,482.35	$0.00	$0.00	$0.00	$37,379.68
2001	$110,160.43	$170,073.16	$9,576.49	$643.00	$0.00	$290,453.08
2002	$24,663.74	$3,105.68	$0.00	$0.00	$0.00	$27,769.42
2003	$17,555.63	$6,065.30	$0.00	$0.00	$0.00	$23,620.93
2004	$39,687.63	$49,162.59	$1,052.50	$0.00	$0.00	$89,902.72
2005	$26,641.85	$453.84	$0.00	$0.00	($5,057.17)	$22,038.52
2006	$5,464.88	$1,185.41	$0.00	$0.00	$0.00	$6,650.29
2007	$8,485.84	$96.16	$0.00	$0.00	$0.00	$8,582.00
2008*	$2,440.38	$0.00	$0.00	$0.00	$0.00	$2,440.38
**To August*	**$494,277.18**	**$593,688.79**	**$28,488.40**	**$2,830.44**	**($5,057.17)**	**$1,114,227.64**
(Contiguous to 2005)	***44.36%***	***53.28%***	***2.56%***	***0.25%***	***-0.45%***	

Partial Pd Depts only (all years)	Claim Counts	Average Cost	Claim year to total
1995	26	$2,156.86	5.03%
1996	25	$10,550.06	23.67%
1997	24	$4,962.28	10.69%
1998	23	$1,744.73	3.60%
1999	23	$5,492.93	11.34%
2000	22	$1,699.08	3.35%
2001	34	$8,542.74	26.07%
2002	22	$1,262.25	2.49%
2003	27	$874.85	2.12%
2004	32	$2,809.46	8.07%
2005	28	$787.09	1.98%
2006	11	$604.57	0.60%
2007	11	$780.18	0.77%
2008*	8	$305.05	0.22%
**To August*	**316**	**$3,526.04**	**100.00%**
(Contiguous to 2005)			

Volunteer Departments Only

Volunteer Depts only (all years)	Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:
1995	$355,016.29	$265,526.55	$800.24	$8,268.91	$0.00	$629,611.99
1996	$271,956.47	$168,535.71	$12,799.80	$612.50	$0.00	$453,904.48
1997	$414,594.69	$299,235.32	$43,814.63	$1,186.49	$0.00	$758,611.46
1998	$349,044.90	$341,856.91	$26,102.34	$96.25	$0.00	$716,753.57
1999	$321,907.42	$283,920.50	$6,780.51	$936.10	$0.00	$613,544.53
2000	$1,504,005.86	$679,444.04	$104,620.28	$825.53	$0.00	$2,288,895.71
2001	$587,737.70	$391,627.88	$27,586.76	$1,009.55	$0.00	$1,007,961.89
2002	$1,002,948.43	$299,084.90	$47,502.58	$598.13	$0.00	$1,350,134.76
2003	$296,060.75	$352,241.15	$15,576.09	$105.00	$0.00	$663,982.99
2004	$296,660.02	$177,747.33	$1,471.25	$118.81	$0.00	$475,553.67
2005	$324,027.83	$158,600.12	$1,628.90	$1,352.10	($57.05)	$485,551.90
2006	$242,906.86	$93,261.96	$0.00	$4,164.42	($16,666.67)	$323,666.57
2007	$375,716.60	$185,682.35	$0.00	$2,530.22	$0.00	$563,929.17
2008*	$74,823.75	$6,152.03	$0.00	$1,204.58	$0.00	$82,180.36
**Through August*	**$6,417,407.57**	**$3,702,916.75**	**$288,683.38**	**$23,008.59**	**($16,723.72)**	**$10,414,283.05**
(Contiguous to 2005)	***61.62%***	***35.56%***	***2.77%***	***0.22%***	***-0.16%***	

Volunteer Depts only (all years)	Claim Counts	Average Cost	Claim year to total
1995	286	$2,201.44	6.05%
1996	262	$1,732.46	4.36%
1997	240	$3,160.88	7.28%
1998	237	$3,024.28	6.88%
1999	254	$2,415.53	5.89%
2000	207	$11,057.47	21.98%
2001	244	$4,130.99	9.68%
2002	207	$6,522.39	12.96%
2003	240	$2,766.60	6.38%
2004	201	$2,365.94	4.57%
2005	250	$1,942.21	4.66%
2006	184	$1,759.06	3.11%
2007	227	$2,484.27	5.41%
2008*	136	$604.27	0.79%
**Through August*	**3,175**	**$3,280.09**	**100.00%**
(Contiguous to 2005)			

Paid Departments Only-Contiguous

Paid Depts	Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:
1995	$626.62	$0.00	$0.00	$0.00	$0.00	$626.62
1996	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
1997	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
1998	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
1999	$614.25	$0.00	$0.00	$0.00	$0.00	$614.25
2000	$776.92	$55.28	$0.00	$0.00	$0.00	$832.20
2001	$1,697.47	$0.00	$0.00	$0.00	$0.00	$1,697.47
2002	$321.07	$0.00	$0.00	$0.00	$0.00	$321.07
2003	$134,681.31	$137,520.16	$17,911.43	$0.00	$0.00	$290,112.90
2004	$3,028.41	$0.00	$0.00	$0.00	$0.00	$3,028.41
2005	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
2006	$1,051.20	$0.00	$0.00	$0.00	$0.00	$1,051.20
2007	$339.10	$0.00	$0.00	$0.00	$0.00	$339.10
Kenova Dept ONLY	**$143,136.35**	**$137,575.44**	**$17,911.43**	**$0.00**	**$0.00**	**$298,623.22**
CONTIGUOUS DATA	***47.93%***	***46.07%***	***6.00%***	***0.00%***	***0.00%***	

Paid Depts	Claim Counts	Average Cost	Claim year to total
1995	2	$313.31	0.21%
1996	0	n/a	0.00%
1997	0	n/a	0.00%
1998	0	n/a	0.00%
1999	2	$307.13	0.21%
2000	2	$416.10	0.28%
2001	5	$339.49	0.57%
2002	1	$321.07	0.11%
2003	7	$41,444.70	97.15%
2004	2	$1,514.21	1.01%
2005	0	n/a	0.00%
2006	3	$350.40	0.35%
2007	2	$169.55	0.11%
Kenova Dept ONLY	**26**	**$11,485.51**	**100.00%**

Partially Departments Only-Contiguous

Partial Paid Depts	Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:
1995	$448.02	$0.00	$0.00	$62.50	$0.00	$510.52
1996	$1,250.82	$592.17	$0.00	$0.00	$0.00	$1,842.99
1997	$1,065.42	$1,563.73	$0.00	$0.00	$0.00	$2,629.15
1998	$10,799.00	$10,675.03	$0.00	$0.00	$0.00	$21,474.03
1999	$8,566.45	$11,115.91	$0.00	$0.00	$0.00	$19,682.36
2000	$4,377.43	$12,053.51	$0.00	$0.00	$0.00	$16,430.94
2001	$47,046.07	$41,464.00	$1,257.12	$15.00	$0.00	$89,782.19
2002	$2,951.74	$301.04	$0.00	$0.00	$0.00	$3,252.78
2003	$3,712.92	$433.10	$0.00	$0.00	$0.00	$4,146.02
2004	$8,393.76	$53.13	$0.00	$0.00	$0.00	$8,446.89
2005	$21,882.93	$453.84	$0.00	$0.00	($5,057.17)	$17,279.60
2006	$5,464.88	$1,185.41	$0.00	$0.00	$0.00	$6,650.29
2007	$8,266.97	$96.16	$0.00	$0.00	$0.00	$8,363.13
2008*	$2,440.38	$0.00	$0.00	$0.00	$0.00	$2,440.38
**To August*	**$126,666.79**	**$79,987.03**	**$1,257.12**	**$77.50**	**($5,057.17)**	**$202,931.27**
CONTIGUOUS DATA	***62.42%***	***39.42%***	***0.62%***	***0.04%***	***-2.49%***	

6 departments (out of 18)

Partial Paid Depts	Claim Counts	Average Cost	Claim year to total
1995	2	$255.26	0.25%
1996	3	$614.33	0.91%
1997	2	$1,314.58	1.30%
1998	2	$10,737.02	10.58%
1999	4	$4,920.59	9.70%
2000	4	$4,107.74	8.10%
2001	11	$8,162.02	44.24%
2002	5	$650.56	1.60%
2003	8	$518.25	2.04%
2004	11	$767.90	4.16%
2005	13	$1,329.20	8.52%
2006	11	$604.57	3.28%
2007	10	$836.31	4.12%
2008*	8	$305.05	1.20%
**To August*	**94**	**$2,158.84**	**100.00%**

6 departments (out of 18)

Volunteer Departments Only-Contiguous

Volunteer Depts	Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:
1995	$289,848.12	$192,014.49	$651.24	$6,689.60	$0.00	$489,203.45
1996	$254,947.29	$159,532.99	$12,799.80	$594.50	$0.00	$427,874.58
1997	$366,793.41	$256,833.90	$43,482.36	$1,186.49	$0.00	$668,296.16
1998	$334,831.58	$333,294.08	$26,102.34	$96.25	$0.00	$693,977.42
1999	$291,148.05	$271,942.15	$6,205.01	$936.10	$0.00	$570,231.31
2000	$1,494,044.46	$647,971.83	$104,620.28	$825.53	$0.00	$2,247,462.10
2001	$567,287.06	$373,067.28	$22,829.94	$1,009.55	$0.00	$964,193.83
2002	$996,974.36	$293,708.88	$47,502.58	$598.13	$0.00	$1,338,784.67
2003	$293,822.73	$352,241.15	$15,576.09	$105.00	$0.00	$661,744.97
2004	$267,052.16	$171,698.98	$1,471.25	$118.81	$0.00	$439,897.46
2005	$310,643.38	$125,006.12	$1,628.90	$1,352.10	($57.05)	$438,573.45
2006	$242,906.86	$93,261.96	$0.00	$4,164.42	($16,666.67)	$323,666.57
2007	$375,716.60	$185,682.35	$0.00	$2,530.22	$0.00	$563,929.17
2008*	$74,238.76	$6,152.03	$0.00	$1,204.58	$0.00	$81,595.37
**Through August*	**$6,160,254.82**	**$3,462,408.19**	**$282,869.79**	**$21,411.28**	**($16,723.72)**	**$9,909,430.51**
CONTIGUOUS DATA	***62.17%***	***34.94%***	***2.85%***	***0.22%***	***-0.17%***	

401 departments (out of 418)

Volunteer Depts	Claim Counts	Average Cost	Claim year to total
1995	257	$1,903.52	4.94%
1996	248	$1,725.30	4.32%
1997	220	$3,037.71	6.74%
1998	227	$3,057.17	7.00%
1999	238	$2,395.93	5.75%
2000	201	$11,181.40	22.68%
2001	227	$4,247.55	9.73%
2002	198	$6,761.54	13.51%
2003	232	$2,852.35	6.68%
2004	189	$2,327.50	4.44%
2005	240	$1,827.39	4.43%
2006	184	$1,759.06	3.27%
2007	227	$2,484.27	5.69%
2008*	134	$608.92	0.82%
**Through August*	**3,022**	**$3,279.10**	**100.00%**

401 departments (out of 418)

All Departments (excluding Self-Insureds)-Contiguous

All Insured Depts	Medical:	Indemnity:	Rehab:	Expense:	Recovery:	Claim Total:
1995	$290,922.76	$192,014.49	$651.24	$6,752.10	$0.00	$490,340.59
1996	$256,198.11	$160,125.16	$12,799.80	$594.50	$0.00	$429,717.57
1997	$367,858.83	$258,397.63	$43,482.36	$1,186.49	$0.00	$670,925.31
1998	$345,630.58	$343,969.11	$26,102.34	$96.25	$0.00	$715,451.45
1999	$300,328.75	$283,058.06	$6,205.01	$936.10	$0.00	$590,527.92
2000	$1,499,198.81	$660,080.62	$104,620.28	$825.53	$0.00	$2,264,725.24
2001	$616,030.60	$414,531.28	$24,087.06	$1,024.55	$0.00	$1,055,673.49
2002	$1,000,247.17	$294,009.92	$47,502.58	$598.13	$0.00	$1,342,358.52
2003	$432,216.96	$490,194.41	$33,487.52	$105.00	$0.00	$956,003.89
2004	$278,474.33	$171,752.11	$1,471.25	$118.81	$0.00	$451,372.76
2005	$332,526.31	$125,459.96	$1,628.90	$1,352.10	($5,114.22)	$455,853.05
2006	$249,422.94	$94,447.37	$0.00	$4,164.42	($16,666.67)	$331,368.06
2007	$384,322.67	$185,778.51	$0.00	$2,530.22	$0.00	$572,631.40
2008*	$76,679.14	$6,152.03	$0.00	$1,204.58	$0.00	$84,035.75
**Through August*	**$6,430,057.96**	**$3,679,970.66**	**$302,038.34**	**$21,488.78**	**($21,780.89)**	**$10,410,985.00**
CONTIGUOUS DATA	***64.89%***	***37.14%***	***3.05%***	***0.22%***	***-0.22%***	

408 departments (out of 443)

All Insured Depts	Claim Counts	Average Cost	Claim year to total
1995	$261.00	$1,878.70	4.71%
1996	$251.00	$1,712.02	4.13%
1997	$222.00	$3,022.19	6.44%
1998	$229.00	$3,124.24	6.87%
1999	$244.00	$2,420.20	5.67%
2000	$207.00	$10,940.70	21.75%
2001	$243.00	$4,344.34	10.14%
2002	$204.00	$6,580.19	12.89%
2003	$247.00	$3,870.46	9.18%
2004	$202.00	$2,234.52	4.34%
2005	$253.00	$1,801.79	4.38%
2006	$198.00	$1,673.58	3.18%
2007	$239.00	$2,395.95	5.50%
2008*	$142.00	$591.80	0.81%
**Through August*	**3,142**	**$3,313.49**	**100.00%**

408 departments (out of 443)